R E P O R T R E S U M E S

ED 018 549 VT 000 871

INDUSTRY WAGE SURVEY--BANKING, NOVEMBER-DECEMBER 1964.
BUREAU OF LABOR STATISTICS (DEPT. OF LABOR)
REPORT NUMBER BLS-1466 PUB DATE NOV 65
EDRS PRICE MF-$0.25 HC-$1.72 41P.

DESCRIPTORS- *OCCUPATIONAL SURVEYS, *WAGES, *NATIONAL SURVEYS, *BANKING, OFFICE OCCUPATIONS, FRINGE BENEFITS, SEX (CHARACTERISTICS), CLERICAL OCCUPATIONS,

THE RESULTS OF A SURVEY OF WAGES AND SUPPLEMENTARY PRACTICES IN THE BANKING INDUSTRY COVERING 27 STANDARD METROPOLITAN STATISTICAL AREAS AS OF NOVEMBER-DECEMBER 1964 ARE SUMMARIZED. BUREAU FIELD ECONOMISTS, IN PERSONAL VISITS, STUDIED 458 OF 1,286 BANKS EMPLOYING 20 OR MORE WORKERS. THE AVERAGE WEEKLY SALARIES OF WORKERS IN SELECTED NONSUPERVISORY OFFICE OCCUPATIONS WERE GENERALLY HIGHEST IN THE SAN FRANCISCO, OAKLAND, AND CHICAGO AREAS AND LOWEST IN THE PROVIDENCE, PAWTUCKET, ST. LOUIS, AND LOUISVILLE AREAS. WOMEN ACCOUNTED FOR THREE- TO FOUR-FIFTHS OF THE NONSUPERVISORY OFFICE WORKERS IN ALL AREAS EXCEPT NEW YORK, WHERE 45 PERCENT OF THE EMPLOYEES WERE MEN. AMONG THE WOMEN'S JOBS STUDIED, SECRETARIES WERE THE HIGHEST PAID. THEIR AVERAGE PAY RANGED FROM $100 A WEEK IN THE SAN FRANCISCO-OAKLAND, LOS ANGELES-LONG BEACH, MILWAUKEE, AND NEW YORK AREAS TO APPROXIMATELY $82 IN THE PROVIDENCE-PAWTUCKET, BALTIMORE, MEMPHIS, AND LOUISVILLE AREAS. AVERAGES FOR ROUTINE FILE CLERKS, USUALLY THE LOWEST PAID JOB STUDIED, RANGED FROM $66.50 A WEEK IN THE SAN FRANCISCO-OAKLAND AREA TO $52.50 IN THE MINNEAPOLIS-ST. PAUL AREA. MEN'S AVERAGE WAGES WERE HIGHER THAN WOMEN'S IN THE SAME OCCUPATIONAL CLASSIFICATIONS IN MOST INSTANCES WHERE COMPARISONS WERE POSSIBLE. PAID VACATIONS AND HOLIDAYS WERE PROVIDED FOR THE MAJORITY OF EMPLOYEES. LIFE, HOSPITALIZATION, SURGICAL AND MEDICAL INSURANCE BENEFITS WERE COMMON. IN 19 AREAS, A MAJORITY OF EMPLOYEES WERE ON A 40-HOUR SCHEDULE. SHORTER SCHEDULES WERE THE RULE IN THE OTHER AREAS. THIS DOCUMENT IS AVAILABLE FOR 30 CENTS FROM SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402. (PS)

ED018549

INDUSTRY WAGE SURVEY

BANKING

NOVEMBER—DECEMBER 1964

LIBRARY
OHIO STATE
UNIVERSITY

Bulletin No. 1466

UNITED STATES DEPARTMENT OF LABOR
W. Willard Wirtz, Secretary

BUREAU OF LABOR STATISTICS
Arthur M. Ross, Commissioner

VT000871

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

LIBRARY
HE CENTER FOR VOCATIONAL AND
TECHNICAL EDUCATION
THE OHIO STATE UNIVERSITY

INDUSTRY WAGE SURVEY

BANKING

NOVEMBER–DECEMBER 1964

Bulletin No. 1466
November 1965

UNITED STATES DEPARTMENT OF LABOR
W. Willard Wirtz, Secretary

BUREAU OF LABOR STATISTICS
Arthur M. Ross, Commissioner

For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 – Price 30 cents

Preface

This bulletin summarizes the results of a Bureau of Labor Statistics survey of occupational wages and supplementary practices in the banking industry covering 27 selected areas as of November–December 1964. Separate releases for these areas, issued within a few months after the payroll period studied, may be obtained from the Bureau of Labor Statistics, Washington, D.C., 20212, or from any of its regional offices.

The study was conducted in the Bureau's Division of Occupational Pay, Toivo P. Kanninen, Chief, under the general direction of L. R. Linsenmayer, Assistant Commissioner, Wages and Industrial Relations. The analysis was prepared by Joseph C. Bush, under the immediate supervision of L. Earl Lewis. Field work for the survey was directed by the Assistant Regional Directors for Wages and Industrial Relations.

Other reports available from the Bureau's program of industry wage studies, as well as the addresses of the Bureau's six regional offices, are listed at the end of this bulletin.

Contents

	Page
Summary	1
Industry characteristics	1
Employment	1
Method of wage payment	1
Unionization	2
Occupational earnings	2
Establishment practices and supplementary wage provisions	4
Minimum entrance salaries for women office employees	4
Scheduled weekly hours	4
Overtime premium pay	4
Paid holidays	5
Paid vacations	5
Health, insurance, and pension plans	5
Nonproduction bonuses	5

Tables:

Average weekly earnings:

1. Selected occupations	6

Earnings distribution:

2. Bookkeeping-machine operators, class B—women	10
3. Proof-machine operators—women	11
4. Tellers, commercial-savings (under 5 years of service)—women	12
5. Tellers, commercial-savings (under 5 years of service)—men	13
6. Tellers, note (under 5 years of service)—men	14
7. Tellers, note (5 years or more of service)—men	15

Establishment practices and supplementary wage provisions:

8. Minimum entrance salaries for women office employees	16
9. Scheduled weekly hours	18
10. Overtime premium pay—weekly overtime	19
11. Overtime premium pay—daily overtime	20
12. Paid holidays	21
13. Paid vacations	22
14. Health, insurance, and pension plans	24
15. Nonproduction bonuses	25

Appendixes:

A. Scope and method of survey	27
B. Occupational descriptions	31

Industry Wage Survey—

Banking, November–December 1964

Summary

Average weekly salaries of workers in selected nonsupervisory office occupations in banks were generally highest, where comparisons were possible, in San Francisco–Oakland and Chicago and lowest in Providence–Pawtucket, St. Louis, Louisville, and other southern cities, among the 27 areas studied by the Bureau of Labor Statistics in November–December 1964.[1] Women accounted for from three-fifths to four-fifths of the nonsupervisory office workers, the group from which the occupations were selected for study, in all areas except New York, where 45 percent of the employees were men. Among the women's jobs studied, secretaries were the highest paid in most areas; their average earnings ranged from slightly more than $100 a week in San Francisco–Oakland, Los Angeles–Long Beach, Milwaukee, and New York to approximately $82 in Providence–Pawtucket, Baltimore, Memphis, and Louisville. Area averages for routine (class C) file clerks, usually the lowest paid job studied, ranged from $66.50 a week in San Francisco–Oakland to $52.50 in Minneapolis–St. Paul.

Salary data for the five teller classifications studied were tabulated by length of service. Average weekly salaries in excess of $100 were recorded in several areas for men tellers (mainly note and commercial tellers) with 5 years or more of service. Where comparisons were possible, tellers with this length of service usually averaged between $10 and $20 more than those with less service.

Paid vacations and holidays were provided for the large majority of the employees in each area. Life, hospitalization, surgical, and medical insurance benefits were also common. In 19 areas, banks employed a majority of their workers on a 40-hour schedule; shorter schedules were the rule in the other areas.

Industry Characteristics

Employment. At the time of the survey, total employment in banks within scope of the survey in the respective areas ranged from less than 3,000 in Louisville, Memphis, and New Orleans to about 92,000 in New York. Other major areas included Los Angeles–Long Beach (approximately 36,000), Chicago (28,000), San Francisco–Oakland (21,000), Philadelphia (19,000), and Boston (18,000). The six major areas combined accounted for about two-thirds of the 331,397 employees within scope in the 27 areas studied. Employment in 13 areas was between 3,000 and 6,000.

Method of Wage Payment. Salaries for a majority of the nonsupervisory office employees, in 22 of the 27 areas studied, were determined by formal policies providing rate ranges for specific jobs. In 15 of the 22 areas, at least

[1] See appendix A for scope and method of survey, and for definitions of areas covered and terms (nonsupervisory office employees, etc.) as used in this bulletin. See appendix B for job descriptions.

three-fourths were employed in banks having formal rate structures. The five areas that did not report formal rate policies for a majority of the employees were: Washington (formal rate policies for 48 percent), Houston (42 percent), and Kansas City (17 percent); and Miami and Indianapolis, where none of the banks visited reported formal rate policies. In these areas, salaries for a majority were determined on the basis of the qualifications of individual employees.

Unionization. Banks which had labor-management contracts covering a majority of their nonsupervisory office workers were found in only 5 of the 27 areas studied (Newark and Jersey City, Dallas, Milwaukee, Portland, and Seattle). In all areas combined, less than 2 percent of the work force were in unionized banks. Milwaukee was the only area in which a majority of all the workers were in such establishments.

Occupational Earnings

The occupations for which earnings data are provided in table 1 accounted for 35 percent of the 260,393 nonsupervisory employees in banks within scope of the 27-area survey; the five teller classifications together accounted for 15 percent of this employment. As indicated in the following tabulation, the largest number of tellers were employed as commercial-savings tellers, who service customers' checking and savings accounts.

Number of bank tellers, by classification and sex and as percent of all nonsupervisory employees, 27 areas combined

	Both sexes		Men		Women	
	Number	Percent	Number	Percent	Number	Percent
All nonsupervisory employees	260,393	100.0	83,568	100.0	176,825	100.0
Tellers—total studied	39,737	15.3	11,024	13.2	28,713	16.2
Tellers:						
All-round	4,244	1.6	1,213	1.5	3,031	1.7
Note	5,399	2.1	1,825	2.2	3,574	2.0
Commercial-savings	16,289	6.3	3,534	4.2	12,755	7.2
Commercial	7,834	3.0	2,938	3.5	4,896	2.8
Savings	5,971	2.3	1,514	1.8	4,457	2.5

Two-thirds of the men and a similar proportion of the women classified as tellers had less than 5 years of service with the bank in which employed.

Average weekly salaries of women employed as commercial-savings tellers with less than 5 years of service ranged from $79.50 in Chicago to $55.50 in Providence—Pawtucket. In 10 of the 27 areas, the average for this classification was between $70 and $75; in 12, between $60 and $70. Women in this occupation with 5 years or more of service averaged at least $10 a week more than those with less service, in most areas.

Note tellers, who perform operations required for the collection of exchange charges and payments on notes, drafts, rents, and contracts for deeds, had higher average weekly earnings than commercial-savings tellers in most cases where comparisons were possible. The pay relationships between the various teller classifications studied, however, were by no means consistent

among the areas. In some areas, averages for these classifications were closely grouped. In Chicago, for example, averages for women with less than 5 years of service ranged from $72.50 a week for all-round tellers to $79.50 for commercial-savings tellers.

Proof-machine operators, mostly women in all areas, were numerically one of the larger occupations studied. These workers (who sort checks, debits, credits, and other items) usually averaged less than tellers and, in all areas where comparisons were possible, more than routine file clerks (class C), generally the lowest paid occupation. Secretaries were usually the highest paid women's job, with averages ranging from slightly more than $100 a week in San Francisco–Oakland, Los Angeles–Long Beach, Milwaukee, and New York to about $82 in Baltimore, Louisville, Memphis, and Providence–Pawtucket.

Men averaged more than women employed in the same occupational classification in most instances where comparisons were possible. As indicated in the following tabulation of averages for two teller classifications in five areas, the amount of this difference varied by occupation and area.

Area	Average weekly earnings of employees with 5 years or more of service					
	Commercial-savings tellers			Note tellers		
	Men	Women	Difference	Men	Women	Difference
Atlanta	$82.50	$83.50	–$1.00	$86.50	$83.00	$3.50
Chicago	102.50	89.00	13.50	117.00	88.00	29.00
New York	97.00	89.50	7.50	100.50	95.00	5.50
San Francisco–Oakland	100.00	91.50	8.50	107.50	100.50	7.00
Washington	97.00	87.50	9.50	97.00	96.00	1.00

Differences in average pay levels for men and women in the same job and area may be the result of several factors, including variations in the distribution of the sexes among establishments with disparate pay levels. In some banks, women averaged as much as or more than men in the same occupational classification. The pay differences may also reflect minor differences in duties. Job descriptions used to classify workers in wage surveys are usually more generalized than those used in individual establishments because allowance must be made for minor differences among banks in specific duties performed. Also, to the extent that individual salaries are adjusted on the basis of length of service, longer average service for one sex can result in higher average pay when both sexes are employed within the same salary range. As pointed out previously, time-rated systems providing a range of rates for a specific occupation were widespread in the industry.

Reflecting in part the predominant use of formalized wage structures with a range of rates, individual salaries of employees varied considerably within the same occupational classification and area (tables 2–7). As illustrated in the following tabulation for proof-machine operators in five areas, this variation was so great that the salaries of some employees in areas with comparatively low average salaries exceeded those of some employees in areas with markedly higher averages.

	Number of women proof-machine operators earning specified salaries in—				
	Providence–Pawtucket	Atlanta	Chicago	New York	San Francisco–Oakland
Under $50	1	-	21	-	-
$50 and under $60	41	34	152	34	7
$60 and under $70	26	50	482	356	129
$70 and under $80	8	28	419	581	219
$80 and under $90	-	7	106	360	148
$90 and under $100	-	1	5	63	40
$100 or more	-	-	-	-	15
Total number of workers	76	120	1,185	1,394	558
Average weekly salaries	$60.50	$66.00	$69.00	$75.00	$77.00

Establishment Practices and Supplementary Wage Provisions

Data were also obtained on certain establishment practices, including women's minimum entrance salaries paid to inexperienced typists and other clerical employees, work schedules, overtime premium pay, and selected supplementary wage benefits such as paid holidays; paid vacations; selected health, insurance, and pension plans; and nonproduction bonuses.

Minimum Entrance Salaries for Women Office Employees. A large majority of the banks surveyed in each of the 27 areas hired inexperienced clerical employees (except typists) under formally established policies governing minimum salaries (table 8). These entrance salaries were usually between $50 and $55 a week in 22 of the areas. The salaries of new clerical workers were usually higher in New York, Washington, Chicago, Los Angeles–Long Beach, and San Francisco–Oakland than in other areas where comparisons were possible. Formal minimum entrance salaries for inexperienced typists were not as prevalent. Such provisions were reported for a minority of the banks in seven areas, exactly half in three areas, and a majority in the remaining areas. The entrance salary at a majority of the banks that had formal policies was between $50 and $55.

Scheduled Weekly Hours. In 19 of the 27 areas, banks employed a majority of their nonsupervisory office workers on weekly work schedules of not more than 40 hours (table 9). In 13 of the 19 areas, over nine-tenths had 40-hour workweeks. Shorter workweeks were generally in effect in Boston, Newark and Jersey City, New York, Philadelphia, Baltimore, Louisville, Cincinnati, and St. Louis. Approximately half of the employees in New York, for example, were scheduled to work 35 hours a week.

Overtime Premium Pay. The prevailing overtime pay practice was time and one-half pay after 40 hours a week in all except two areas (including establishments with regular work schedules of less than 40 hours) (table 10). In Memphis and New Orleans, weekly overtime pay for over nine-tenths of the workers was based on the "fluctuating workweek";[2] this principle also applied to between one-fifth and two-fifths of the workers in Dallas, Houston, Kansas City, Louisville, and Washington; and to smaller proportions in seven other areas.

[2] See footnote 2, table 10, for explanation of the "fluctuating workweek" principle.

A majority of the office workers in New York, Los Angeles–Long Beach, Portland, and San Francisco–Oakland were eligible for daily overtime—usually time and one-half after 8 hours (table 11). In 10 areas, a minority received daily overtime.

Paid Holidays. Paid holidays were provided by virtually all of the banks in each area. Prevailing practices ranged from 5 days annually in Atlanta and Memphis to 12 days in Newark and Jersey City and Philadelphia (table 12). All of the employees in New York and more than half of those in Boston and Chicago received 11 paid holidays a year.

Paid Vacations. Provisions for paid vacations after qualifying periods of service were universal in virtually all areas (table 13). The large majority of the workers in all areas were in banks providing 2 weeks of vacation pay after 1 year of service. Three-week paid vacations were commonly provided to employees with 10 years of service in about half of the areas, and to those with 15 years of service in 22 areas. A majority of the employees in 11 areas were in banks providing 4 weeks or more of vacation pay after 25 years of service; in four additional areas between 40 and 50 percent were in establishments that had these provisions.

Health, Insurance, and Pension Plans. Life insurance benefits, financed at least in part by the employer, were available to nine-tenths or more of the employees in all areas (table 14). Hospitalization, surgical, medical, and catastrophe (extended medical) insurance benefits were also available to the large majority of the workers in most areas. The proportion of employees in banks providing paid sick leave ranged from less than a tenth in Atlanta, Memphis, and New Orleans to more than half in nine areas. In nearly all instances, these plans provided full pay (for a specified period of time) with no waiting period.

Retirement pension benefits (other than those available under Federal social security) were provided by banks with more than four-fifths of the employees in 21 areas. The proportions ranged from nearly three-fifths to three-fourths in Chicago, Houston, Kansas City, Miami, New Orleans, and St. Louis.

Nonproduction Bonuses. Nonproduction bonuses, usually paid at Christmas or yearend, were provided by banks accounting for two-thirds or more of the employees in 21 areas, about half in Atlanta, Dallas, and San Francisco–Oakland, two-fifths in Boston, and approximately an eighth in Portland (table 15). None of the banks visited in Memphis provided nonproduction bonuses.

Table 1. Average Weekly Earnings: Selected Occupations

(Number and average straight-time weekly earnings[1] of employees in selected occupations in banking establishments, 27 selected areas, November–December 1964)

Occupation and sex	Northeast										South			
	Boston		Newark and Jersey City		New York		Philadelphia		Providence–Pawtucket		Atlanta		Baltimore	
	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings
Men														
Bookkeeping-machine operators, class A	-	-	-	-	6	$75.00	-	-	-	-	-	-	-	-
Bookkeeping-machine operators, class B	-	-	7	$60.00	79	68.00	-	-	-	-	-	-	-	-
Clerks, file, class C	-	-	-	-	37	63.50	-	-	-	-	-	-	-	-
Proof-machine operators	-	-	-	-	354	78.00	25	$61.00	-	-	-	-	-	-
Tabulating-machine operators, class A	8	$95.50	-	-	164	107.50	18	89.00	-	-	7	$84.00	-	-
Tabulating-machine operators, class B	49	82.00	-	-	277	89.50	35	80.50	11	$76.50	6	75.00	9	$85.00
Tabulating-machine operators, class C	19	70.50	10	73.00	215	76.50	16	64.00	-	-	-	-	8	67.50
Tellers, all-round:														
Under 5 years of service	180	77.00	-	-	-	-	-	-	97	66.00	-	-	-	-
5 years or more of service	36	93.00	-	-	-	-	-	-	34	81.50	-	-	-	-
Tellers, note:														
Under 5 years of service	13	96.50	58	84.00	315	97.00	-	-	11	77.50	16	79.00	-	-
5 years or more of service	31	111.00	79	109.00	219	100.50	25	96.50	17	86.00	14	86.50	-	-
Tellers, commercial-savings:														
Under 5 years of service	-	-	206	75.50	986	77.50	164	77.00	21	60.00	29	69.00	46	58.50
5 years or more of service	-	-	42	99.00	144	97.00	161	95.50	-	-	9	82.50	-	-
Tellers, commercial:														
Under 5 years of service	118	77.50	83	72.50	619	89.00	125	76.00	7	68.00	-	-	-	-
5 years or more of service	42	110.00	104	107.00	415	105.50	86	97.50	-	-	-	-	-	-
Tellers, savings:														
Under 5 years of service	118	73.00	31	62.50	822	77.00	-	-	-	-	-	-	8	63.00
5 years or more of service	69	94.00	12	86.50	208	107.50	-	-	-	-	-	-	-	-
Women														
Bookkeeping-machine operators, class A	104	71.50	-	-	231	80.00	-	-	10	61.00	-	-	21	68.50
Bookkeeping-machine operators, class B	302	66.00	349	64.50	979	73.00	169	60.50	25	55.50	132	63.00	109	62.50
Clerks, file, class A	11	87.50	10	67.50	195	82.00	26	78.00	-	-	13	79.00	19	67.50
Clerks, file, class B	70	63.50	55	60.50	840	73.00	202	55.50	22	58.50	-	-	47	57.50
Clerks, file, class C	82	60.00	-	-	598	64.00	70	57.50	-	-	49	57.50	37	54.50
Keypunch operators, class A	41	69.00	13	77.00	220	81.00	43	72.50	-	-	-	-	31	63.50
Keypunch operators, class B	42	65.50	47	67.50	378	71.50	100	64.00	-	-	25	67.50	43	61.00
Proof-machine operators	304	65.50	273	64.50	1,396	75.00	621	63.50	76	60.50	120	66.00	285	59.50
Secretaries	366	91.50	358	93.00	2,834	100.50	582	85.50	93	82.00	295	86.00	176	82.00
Stenographers, general	225	71.50	275	70.50	1,770	76.50	498	68.50	79	65.50	154	71.00	84	65.50
Switchboard operators, class A	38	76.50	51	81.50	138	85.50	57	71.00	11	67.50	-	-	-	-
Switchboard operators, class B	32	72.50	42	76.00	241	82.00	21	71.00	-	-	15	69.50	22	67.00
Tabulating-machine operators, class A	-	-	-	-	14	106.00	-	-	-	-	-	-	-	-
Tabulating-machine operators, class B	29	77.00	-	-	30	88.00	17	82.50	-	-	-	-	-	-
Tabulating-machine operators, class C	10	68.50	-	-	32	75.00	-	-	-	-	-	-	-	-
Tellers, all-round:														
Under 5 years of service	213	73.00	-	-	-	-	-	-	169	61.00	-	-	-	-
5 years or more of service	133	83.50	-	-	-	-	-	-	48	74.50	-	-	-	-
Tellers, note:														
Under 5 years of service	40	69.50	28	76.00	124	89.00	22	63.50	19	67.50	45	69.00	-	-
5 years or more of service	65	82.50	79	90.00	306	95.00	27	87.50	23	80.00	53	83.00	7	73.00
Tellers, commercial-savings:														
Under 5 years of service	106	74.50	121	74.50	1,293	74.00	542	70.50	90	55.50	249	68.50	253	61.50
5 years or more of service	64	88.50	65	87.50	458	89.50	303	84.50	14	64.50	74	83.50	183	71.50
Tellers, commercial:														
Under 5 years of service	106	66.00	206	71.00	427	89.50	259	73.00	11	66.50	-	-	-	-
5 years or more of service	69	82.00	195	87.50	417	98.00	154	86.00	18	83.00	26	75.50	-	-
Tellers, savings:														
Under 5 years of service	313	71.50	161	68.00	986	75.00	165	73.50	79	61.00	-	-	115	59.50
5 years or more of service	188	77.00	156	84.00	444	92.50	112	84.00	13	74.50	20	78.50	53	71.50
Typists, class A	115	71.00	59	69.50	1,511	78.00	70	66.00	-	-	-	-	-	-
Typists, class B	211	59.50	431	62.50	2,060	69.00	257	59.50	51	58.50	60	62.00	133	59.00

See footnote at end of table.

Table 1. Average Weekly Earnings: Selected Occupations—Continued

(Number and average straight-time weekly earnings[1] of employees in selected occupations in banking establishments, 27 selected areas, November–December 1964)

Occupation and sex	South—Continued													
	Dallas		Houston		Louisville		Memphis		Miami		New Orleans		Washington	
	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings
Men														
Bookkeeping-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bookkeeping-machine operators, class B	-	-	-	-	-	-	-	-	7	$61.00	-	-	-	-
Clerks, file, class C	-	-	11	$52.00	-	-	-	-	-	-	-	-	-	-
Proof-machine operators	10	$62.50	9	64.00	-	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-	17	$83.00
Tabulating-machine operators, class B	15	80.00	15	81.50	-	-	6	$78.50	-	-	9	$93.00	-	-
Tabulating-machine operators, class C	13	67.00	-	-	-	-	-	-	-	-	-	-	-	-
Tellers, all-round:														
Under 5 years of service	-	-	47	72.50	-	-	-	-	-	-	26	75.00	12	66.00
5 years or more of service	-	-	18	95.50	-	-	-	-	-	-	28	98.50	-	-
Tellers, note:														
Under 5 years of service	56	82.00	27	91.00	-	-	-	-	9	74.00	22	85.00	51	86.00
5 years or more of service	27	99.50	26	104.00	10	$89.00	-	-	-	-	-	-	46	97.00
Tellers, commercial-savings:														
Under 5 years of service	17	69.00	7	81.00	32	65.50	-	-	23	69.50	-	-	173	76.00
5 years or more of service	20	84.50	-	-	16	78.00	-	-	-	-	-	-	35	97.00
Tellers, commercial:														
Under 5 years of service	38	65.00	51	74.00	-	-	-	-	48	71.50	26	67.50	125	74.50
5 years or more of service	20	88.50	24	95.50	-	-	-	-	17	84.00	-	-	40	95.50
Tellers, savings:														
Under 5 years of service	-	-	-	-	-	-	-	-	8	69.50	-	-	-	-
5 years or more of service	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Women														
Bookkeeping-machine operators, class A	50	73.00	86	74.50	-	-	-	-	19	75.50	-	-	49	80.50
Bookkeeping-machine operators, class B	134	61.00	307	62.00	177	58.00	16	62.00	233	61.00	41	63.50	372	67.50
Clerks, file, class A	21	67.00	10	65.00	-	-	-	-	14	76.50	-	-	11	72.50
Clerks, file, class B	28	60.50	104	60.00	18	56.50	16	58.50	42	61.50	-	-	50	67.00
Clerks, file, class C	87	55.00	76	54.00	-	-	16	53.00	75	55.50	29	54.50	131	62.50
Keypunch operators, class A	-	-	13	75.50	-	-	12	71.50	-	-	-	-	-	-
Keypunch operators, class B	33	61.50	22	64.50	-	-	24	58.00	11	62.00	10	64.00	34	68.00
Proof-machine operators	222	61.50	252	67.00	123	56.50	105	59.50	113	65.50	148	62.50	371	71.00
Secretaries	211	87.00	227	94.50	51	82.50	79	81.50	179	84.00	35	94.50	418	98.00
Stenographers, general	121	68.50	86	73.00	67	62.00	72	65.00	116	70.50	93	78.50	-	-
Switchboard operators, class A	19	73.50	-	-	-	-	-	-	11	67.50	-	-	-	-
Switchboard operators, class B	28	65.50	60	71.00	18	62.50	14	68.50	30	66.00	18	67.50	43	74.00
Tabulating-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class B	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tellers, all-round:														
Under 5 years of service	-	-	49	69.50	7	55.50	71	61.50	-	-	44	65.00	60	64.00
5 years or more of service	-	-	131	80.00	8	74.50	-	-	-	-	-	-	12	79.50
Tellers, note:														
Under 5 years of service	24	64.00	59	67.00	-	-	-	-	56	69.00	-	-	80	77.50
5 years or more of service	27	75.00	69	83.00	13	80.00	7	74.50	44	81.50	20	81.50	92	96.00
Tellers, commercial-savings:														
Under 5 years of service	58	66.50	29	66.00	161	64.00	-	-	37	68.00	32	68.00	341	74.00
5 years or more of service	88	73.00	-	-	100	72.50	-	-	35	76.00	-	-	119	87.50
Tellers, commercial:														
Under 5 years of service	102	66.00	64	75.50	-	-	-	-	170	66.50	-	-	153	74.00
5 years or more of service	111	75.00	28	87.00	-	-	-	-	100	79.50	26	79.00	86	87.50
Tellers, savings:														
Under 5 years of service	17	65.50	7	69.50	-	-	-	-	24	63.50	21	66.00	56	73.00
5 years or more of service	23	76.50	21	86.50	-	-	-	-	23	81.00	11	70.00	28	90.00
Typists, class A	38	68.00	40	75.00	-	-	-	-	8	72.00	-	-	76	77.00
Typists, class B	67	57.50	67	62.00	48	55.00	60	57.00	28	63.00	-	-	252	68.00

See footnote at end of table.

Table 1. Average Weekly Earnings: Selected Occupations—Continued

(Number and average straight-time weekly earnings[1] of employees in selected occupations in banking establishments, 27 selected areas, November–December 1964)

Occupation and sex	North Central											
	Chicago		Cincinnati		Detroit		Indianapolis		Kansas City		Milwaukee	
	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings
Men												
Bookkeeping-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-
Bookkeeping-machine operators, class B	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, file, class C	-	-	-	-	-	-	-	-	-	-	-	-
Proof-machine operators	24	$68.50	-	-	24	$64.00	-	-	-	-	-	-
Tabulating-machine operators, class A	9	111.50	-	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class B	50	105.00	-	-	40	85.50	-	-	6	$91.00	-	-
Tabulating-machine operators, class C	51	91.00	-	-	-	-	-	-	-	-	-	-
Tellers, all-round:												
Under 5 years of service	161	90.00	98	$76.00	88	73.00	-	-	-	-	-	-
5 years or more of service	33	109.00	68	99.50	40	88.00	13	$85.00	24	107.50	-	-
Tellers, note:												
Under 5 years of service	90	98.00	6	81.00	21	83.00	-	-	25	88.50	11	$98.50
5 years or more of service	104	117.00	6	105.00	-	-	-	-	24	98.00	-	-
Tellers, commercial-savings:												
Under 5 years of service	-	-	-	-	163	77.50	-	-	29	73.00	20	82.50
5 years or more of service	38	102.50	16	93.50	159	94.50	-	-	11	93.50	43	110.00
Tellers, commercial:												
Under 5 years of service	295	84.00	22	79.50	-	-	-	-	15	82.00	13	82.00
5 years or more of service	166	109.00	22	99.00	-	-	-	-	19	94.50	16	102.00
Tellers, savings:												
Under 5 years of service	23	82.50	-	-	-	-	-	-	-	-	-	-
5 years or more of service	6	102.50	-	-	-	-	-	-	-	-	-	-
Women												
Bookkeeping-machine operators, class A	123	89.50	-	-	70	79.00	12	74.50	18	76.00	11	72.50
Bookkeeping-machine operators, class B	1,119	71.00	46	62.00	396	62.00	19	64.50	222	63.00	96	58.50
Clerks, file, class A	108	78.00	-	-	-	-	-	-	-	-	-	-
Clerks, file, class B	177	69.00	32	58.00	78	61.50	21	67.00	37	59.00	15	59.00
Clerks, file, class C	256	63.00	-	-	79	58.00	24	56.00	51	55.00	20	56.00
Keypunch operators, class A	63	77.00	-	-	-	-	-	-	16	78.00	-	-
Keypunch operators, class B	163	73.50	21	60.00	55	70.00	11	64.50	54	68.00	30	65.50
Proof-machine operators	1,185	69.00	122	64.50	543	69.50	163	62.50	231	61.50	142	62.00
Secretaries	812	98.50	96	92.00	271	95.50	79	93.50	151	85.00	98	100.50
Stenographers, general	543	78.50	72	67.00	142	73.00	33	70.00	144	72.50	106	67.50
Switchboard operators, class A	22	85.50	-	-	-	-	-	-	-	-	-	-
Switchboard operators, class B	140	72.00	15	71.50	48	72.00	-	-	46	64.00	22	63.00
Tabulating-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class B	7	96.00	11	81.50	-	-	-	-	-	-	-	-
Tabulating-machine operators, class C	17	81.50	-	-	-	-	-	-	-	-	-	-
Tellers, all-round:												
Under 5 years of service	275	72.50	63	75.50	286	65.50	108	64.00	61	67.50	-	-
5 years or more of service	176	89.00	58	87.00	123	77.00	96	76.00	13	75.50	23	87.50
Tellers, note:												
Under 5 years of service	60	77.50	-	-	26	68.50	8	73.00	36	73.50	38	64.00
5 years or more of service	188	88.00	18	86.00	27	91.00	-	-	50	86.00	32	83.00
Tellers, commercial-savings:												
Under 5 years of service	122	79.50	17	72.00	660	72.00	-	-	135	66.00	127	67.00
5 years or more of service	27	89.00	-	-	640	89.50	-	-	60	75.00	69	88.00
Tellers, commercial:												
Under 5 years of service	391	74.00	12	70.00	-	-	-	-	43	71.50	36	68.00
5 years or more of service	206	83.50	15	85.00	-	-	-	-	43	87.50	30	88.50
Tellers, savings:												
Under 5 years of service	363	74.50	14	64.00	-	-	-	-	12	67.00	36	65.00
5 years or more of service	179	86.00	12	78.00	-	-	-	-	19	76.00	15	77.00
Typists, class A	228	78.00	-	-	113	78.00	-	-	24	68.00	42	71.00
Typists, class B	478	73.00	118	60.00	331	64.00	69	62.50	51	60.50	71	61.50

See footnote at end of table.

Table 1. Average Weekly Earnings: Selected Occupations—Continued

(Number and average straight-time weekly earnings[1] of employees in selected occupations in banking establishments, 27 selected areas, November–December 1964)

Occupation and sex	North Central—Continued				West									
	Minneapolis–St. Paul		St. Louis		Denver		Los Angeles–Long Beach		Portland		San Francisco–Oakland		Seattle	
	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings	Number of employees	Average weekly earnings
Men														
Bookkeeping-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bookkeeping-machine operators, class B	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, file, class C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Proof-machine operators	-	-	10	$57.00	-	-	17	$79.00	-	-	-	-	-	-
Tabulating-machine operators, class A	-	-	-	-	-	-	47	114.50	-	-	14	$122.00	-	-
Tabulating-machine operators, class B	-	-	28	86.50	13	$92.50	88	105.00	-	-	106	97.00	-	-
Tabulating-machine operators, class C	-	-	-	-	-	-	-	-	-	-	24	95.00	-	-
Tellers, all-round:														
Under 5 years of service	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 years or more of service	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tellers, note:														
Under 5 years of service	13	$90.50	32	83.50	-	-	65	89.00	-	-	60	94.00	-	-
5 years or more of service	23	112.00	47	107.50	-	-	21	102.00	-	-	38	107.50	-	-
Tellers, commercial-savings:														
Under 5 years of service	-	-	33	74.00	27	72.50	336	77.00	-	-	140	79.50	-	-
5 years or more of service	-	-	17	86.00	8	96.00	44	94.50	-	-	19	100.00	-	-
Tellers, commercial:														
Under 5 years of service	56	74.50	71	77.50	-	-	-	-	-	-	26	81.50	-	-
5 years or more of service	50	96.50	53	99.50	-	-	-	-	-	-	-	-	-	-
Tellers, savings:														
Under 5 years of service	-	-	10	65.50	-	-	-	-	-	-	7	87.00	-	-
5 years or more of service	-	-	8	99.50	-	-	-	-	-	-	-	-	-	-
Women														
Bookkeeping-machine operators, class A	-	-	51	65.50	-	-	-	-	-	-	36	81.50	26	$77.00
Bookkeeping-machine operators, class B	242	62.50	428	57.50	-	-	163	70.50	-	-	140	78.00	85	62.50
Clerks, file, class A	8	75.50	21	71.00	-	-	-	-	-	-	18	84.00	13	77.50
Clerks, file, class B	-	-	101	56.50	18	60.50	182	68.00	-	-	105	69.00	26	60.50
Clerks, file, class C	8	52.50	63	54.50	-	-	-	-	-	-	48	66.50	-	-
Keypunch operators, class A	9	76.50	-	-	15	76.50	199	94.00	16	$78.00	155	98.50	15	80.00
Keypunch operators, class B	28	60.00	59	61.00	19	70.00	186	82.00	33	69.50	111	79.50	27	68.00
Proof-machine operators	520	62.00	402	60.00	112	66.50	1,101	70.50	136	68.00	558	77.00	183	68.50
Secretaries	224	90.50	247	86.50	109	95.00	656	104.00	58	98.50	359	102.50	95	98.00
Stenographers, general	216	67.50	246	64.50	56	75.50	1,138	83.50	233	77.50	437	85.50	184	80.00
Switchboard operators, class A	-	-	14	75.00	12	72.50	52	89.00	6	84.50	25	86.00	-	-
Switchboard operators, class B	42	72.00	53	61.50	-	-	185	76.00	19	69.00	47	81.00	26	73.50
Tabulating-machine operators, class A	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class B	-	-	-	-	-	-	14	109.50	-	-	30	91.50	-	-
Tabulating-machine operators, class C	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tellers, all-round:														
Under 5 years of service	-	-	-	-	56	72.50	-	-	-	-	-	-	-	-
5 years or more of service	-	-	47	76.00	48	83.00	-	-	-	-	-	-	-	-
Tellers, note:														
Under 5 years of service	12	64.00	24	73.50	26	76.00	609	84.00	24	77.50	160	89.00	43	77.00
5 years or more of service	41	89.50	48	83.00	21	93.00	364	93.50	48	91.50	224	100.50	93	86.50
Tellers, commercial-savings:														
Under 5 years of service	113	73.00	152	64.00	79	63.50	2,970	74.50	267	69.00	1,017	76.50	250	71.00
5 years or more of service	29	79.50	92	75.50	34	81.50	514	88.00	62	80.50	220	91.50	41	82.50
Tellers, commercial:														
Under 5 years of service	198	69.00	109	67.00	68	76.00	56	77.50	-	-	152	82.00	133	70.50
5 years or more of service	67	81.50	173	81.00	26	82.00	17	87.50	-	-	26	95.50	73	81.00
Tellers, savings:														
Under 5 years of service	143	62.50	71	63.50	37	71.00	30	74.00	27	68.00	70	79.50	47	70.00
5 years or more of service	33	76.50	64	71.50	12	85.00	-	-	-	-	21	93.00	26	80.50
Typists, class A	21	68.50	61	64.50	17	77.50	442	74.50	-	-	301	80.50	-	-
Typists, class B	123	60.00	210	56.50	84	71.00	434	68.00	-	-	362	71.50	33	63.00

[1] Earnings relate to regular straight-time salaries that are paid for standard workweeks and are rounded to the nearest half dollar.

NOTE: Dashes indicate no data reported or data that do not meet publication criteria.

Table 2. Earnings Distribution: Bookkeeping-Machine Operators, Class B—Women

(Number of employees in banking establishments by straight-time weekly earnings, 25 selected areas,[1] November–December 1964)

Area	Number of employees	Average weekly hours[2] (standard)	Average weekly earnings[2] (standard)	Number of employees receiving straight-time weekly earnings of—											
				$45 and under $50	$50 - $55	$55 - $60	$60 - $65	$65 - $70	$70 - $75	$75 - $80	$80 - $85	$85 - $90	$90 - $95	$95 - $100	$100 - $105
Northeast															
Boston	302	38.0	$66.00	-	3	45	82	102	25	18	23	-	-	4	-
Newark and Jersey City	349	37.0	64.50	-	7	69	98	96	61	16	2	-	-	-	-
New York	979	36.5	73.00	-	4	31	130	143	251	197	106	89	17	11	-
Philadelphia	169	38.0	60.50	2	40	39	39	29	14	6	-	-	-	-	-
Providence–Pawtucket	25	38.5	55.50	2	11	5	6	1	-	-	-	-	-	-	-
South															
Atlanta	132	40.0	63.00	-	6	49	35	21	9	6	4	2	-	-	-
Baltimore	109	37.5	62.50	1	24	9	26	34	7	6	2	-	-	-	-
Dallas	134	40.0	61.00	-	11	64	37	15	2	4	1	-	-	-	-
Houston	307	40.0	62.00	-	49	74	77	68	22	15	2	-	-	-	-
Louisville	177	37.5	58.00	-	50	70	39	9	5	2	1	1	-	-	-
Memphis	16	40.0	62.00	-	3	3	6	1	3	-	-	-	-	-	-
Miami	233	40.0	61.00	-	14	96	69	31	6	11	6	-	-	-	-
New Orleans	41	40.0	63.50	-	-	7	24	4	4	2	-	-	-	-	-
Washington	372	39.5	67.50	-	16	52	97	100	39	36	22	4	6	-	-
North Central															
Chicago	1,119	38.0	71.00	-	20	46	224	307	194	171	71	46	37	2	1
Cincinnati	46	38.0	62.00	-	2	10	20	8	6	-	-	-	-	-	-
Detroit	396	38.5	62.00	-	38	138	81	71	56	10	2	-	-	-	-
Indianapolis	19	40.0	64.50	-	4	-	4	7	2	2	-	-	-	-	-
Kansas City	222	40.0	63.00	-	25	36	91	32	21	9	6	1	1	-	-
Milwaukee	98	39.0	58.50	-	16	46	30	6	-	-	-	-	-	-	-
Minneapolis–St. Paul	242	39.5	62.50	-	37	48	77	43	21	16	-	-	-	-	-
St. Louis	428	37.5	57.50	-	168	137	71	25	13	11	3	-	-	-	-
West															
Los Angeles–Long Beach	163	40.0	70.50	-	7	14	28	16	35	44	12	7	-	-	-
San Francisco–Oakland	140	40.0	78.00	-	-	3	9	8	18	50	27	16	9	-	-
Seattle	85	39.0	62.50	-	6	7	52	13	5	2	-	-	-	-	-

[1] In the other 2 areas studied, no data were reported for this occupation or data did not meet publication criteria.

[2] Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 3. Earnings Distribution: Proof-Machine Operators—Women

(Number of employees in banking establishments by straight-time weekly earnings, 27 selected areas, November–December 1964)

Area	Number of employees	Average weekly hours[1] (standard)	Average weekly earnings[1] (standard)	Number of employees receiving straight-time weekly earnings of— $45 and under $50	$50 - $55	$55 - $60	$60 - $65	$65 - $70	$70 - $75	$75 - $80	$80 - $85	$85 - $90	$90 - $95	$95 - $100	$100 - $105	$105 - $110	$110 - $115	$115 - $120	$120 - $125
Northeast																			
Boston	304	38.0	$65.50	-	8	37	102	74	43	33	7	-	-	-	-	-	-	-	-
Newark and Jersey City	273	36.5	64.50	-	39	64	60	37	33	25	5	10	-	-	-	-	-	-	-
New York	1,394	36.5	75.00	-	9	25	139	217	323	258	221	139	47	16	-	-	-	-	-
Philadelphia	621	38.5	63.50	2	73	127	132	131	138	8	8	2	-	-	-	-	-	-	-
Providence–Pawtucket	76	39.5	60.50	1	14	27	10	16	4	4	-	-	-	-	-	-	-	-	-
South																			
Atlanta	120	40.0	66.00	-	7	27	32	18	22	6	6	1	-	1	-	-	-	-	-
Baltimore	285	38.0	59.50	8	50	107	73	31	16	-	-	-	-	-	-	-	-	-	-
Dallas	222	40.0	61.50	-	39	49	60	48	18	3	5	-	-	-	-	-	-	-	-
Houston	252	40.0	67.00	-	21	21	47	67	53	35	5	3	-	-	-	-	-	-	-
Louisville	123	38.5	56.50	-	47	49	23	4	-	-	-	-	-	-	-	-	-	-	-
Memphis	105	40.0	59.50	-	18	36	35	16	-	-	-	-	-	-	-	-	-	-	-
Miami	113	40.0	65.50	-	1	20	42	19	9	9	12	-	1	-	-	-	-	-	-
New Orleans	148	40.0	62.50	-	10	52	49	18	8	5	2	2	-	-	2	-	-	-	-
Washington	371	39.0	71.00	-	5	37	61	84	56	60	36	16	8	2	6	-	-	-	-
North Central																			
Chicago	1,185	38.5	69.00	21	27	125	169	317	235	184	76	30	5	-	-	-	-	-	-
Cincinnati	122	38.5	64.50	-	9	31	30	19	15	7	8	3	-	-	-	-	-	-	-
Detroit	543	39.5	69.50	-	10	50	135	99	62	105	51	27	4	-	-	-	-	-	-
Indianapolis	163	40.0	62.50	-	17	47	37	40	13	6	3	-	-	-	-	-	-	-	-
Kansas City	331	40.0	61.50	-	72	76	94	49	24	4	5	1	5	-	-	1	-	-	-
Milwaukee	142	40.0	62.00	-	42	18	27	25	19	9	-	-	2	-	-	-	-	-	-
Minneapolis–St. Paul	320	40.0	62.00	-	64	72	95	28	36	20	-	5	-	-	-	-	-	-	-
St. Louis	402	37.0	60.00	-	75	156	93	45	18	13	2	-	-	-	-	-	-	-	-
West																			
Denver	172	40.0	66.50	-	2	17	44	38	28	16	4	1	-	-	-	-	-	-	-
Los Angeles–Long Beach	1,101	40.0	70.50	-	22	62	231	238	209	178	95	44	21	1	-	-	-	-	-
Portland	136	39.5	68.00	-	-	6	49	28	27	22	2	2	-	-	-	-	-	-	-
San Francisco–Oakland	556	40.0	77.00	-	-	7	69	60	100	119	92	56	33	7	6	3	4	1	1
Seattle	183	39.5	68.50	-	-	11	49	55	37	14	17	-	-	-	-	-	-	-	-

[1] Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 4. Earnings Distribution: Tellers, Commercial-Savings (Under 5 Years of Service)—Women

(Number of employees in banking establishments by straight-time weekly earnings, 25 selected areas,[1] November–December 1964)

Area	Number of employees	Average		Number of employees receiving straight-time weekly earnings of—													
		Weekly hours[2] (standard)	Weekly earnings[2] (standard)	$45 and under $50	$50 - $55	$55 - $60	$60 - $65	$65 - $70	$70 - $75	$75 - $80	$80 - $85	$85 - $90	$90 - $95	$95 - $100	$100 - $105	$105 - $110	$110 - $115
Northeast																	
Boston	106	38.0	$74.50	-	-	4	11	28	9	13	25	10	1	3	1	1	-
Newark and Jersey City	121	36.5	74.50	-	-	2	14	29	18	26	21	6	2	3	-	-	-
New York	1,293	38.0	74.00	-	-	68	166	207	283	230	186	88	37	14	8	4	2
Philadelphia	542	39.0	70.50	2	42	54	68	67	103	81	55	59	7	2	2	-	-
Providence–Pawtucket	90	36.5	55.50	16	36	19	15	3	-	1	-	-	-	-	-	-	-
South																	
Atlanta	249	40.0	68.50	-	-	24	56	77	52	26	9	4	1	-	-	-	-
Baltimore	253	38.5	61.50	22	16	36	112	58	5	2	2	-	-	-	-	-	-
Dallas	58	40.0	66.50	-	-	12	17	8	7	13	1	-	-	-	-	-	-
Houston	29	40.0	66.00	-	4	4	11	-	1	4	5	-	-	-	-	-	-
Louisville	161	38.5	64.00	-	3	33	58	44	18	5	-	-	-	-	-	-	-
Miami	37	40.0	68.00	-	-	2	9	11	7	7	1	-	-	-	-	-	-
New Orleans	32	40.0	68.00	-	2	1	13	6	3	3	-	2	2	-	-	-	-
Washington	341	38.0	74.00	-	-	8	26	75	84	84	43	12	3	6	-	-	-
North Central																	
Chicago	122	38.5	79.50	-	11	5	11	10	8	10	3	18	29	15	2	-	-
Cincinnati	17	37.0	72.00	-	-	-	4	3	2	5	1	2	-	-	-	-	-
Detroit	660	39.0	72.00	-	7	9	102	175	152	98	50	37	20	10	-	-	-
Kansas City	135	40.0	66.00	-	2	7	64	48	8	3	3	-	-	-	-	-	-
Milwaukee	127	40.0	67.00	-	6	28	28	20	15	17	10	2	1	-	-	-	-
Minneapolis–St. Paul	113	40.0	73.00	-	-	9	7	24	25	18	25	5	-	-	-	-	-
St. Louis	152	38.5	64.00	-	25	24	31	41	14	10	6	1	-	-	-	-	-
West																	
Denver	79	40.0	63.50	-	-	22	40	6	2	5	3	1	-	-	-	-	-
Los Angeles–Long Beach	2,970	40.0	74.50	-	-	29	286	483	696	790	429	192	54	7	4	-	-
Portland	267	39.5	69.00	-	-	6	70	88	54	43	5	1	-	-	-	-	-
San Francisco–Oakland	1,017	40.0	76.50	-	-	-	62	138	180	349	176	66	34	7	1	4	-
Seattle	250	39.0	71.00	-	-	7	39	74	45	61	15	6	3	-	-	-	-

[1] In the other 2 areas studied, no data were reported for this occupation or data did not meet publication criteria.

[2] Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 5. Earnings Distribution: Tellers, Commercial-Savings (Under 5 Years of Service)—Men

(Number of employees in banking establishments by straight-time weekly earnings, 18 selected areas,[1] November–December 1964)

Area	Number of employees	Average		Number of employees receiving straight-time weekly earnings of—														
		Weekly hours[2] (standard)	Weekly earnings[2] (standard)	$45 and under $50	$50 - $55	$55 - $60	$60 - $65	$65 - $70	$70 - $75	$75 - $80	$80 - $85	$85 - $90	$90 - $95	$95 - $100	$100 - $105	$105 - $110	$110 - $115	$115 - $120
Northeast																		
Newark and Jersey City	206	37.5	$75.50	-	-	16	32	27	28	15	57	11	2	9	1	-	-	8
New York	986	37.5	77.50	-	-	25	40	159	136	259	180	108	43	26	7	3	-	-
Philadelphia	164	38.5	77.00	-	1	6	15	15	25	36	32	17	8	4	3	1	1	-
Providence–Pawtucket	21	36.5	60.00	4	2	3	2	10	-	-	-	-	-	-	-	-	-	-
South																		
Atlanta	29	40.0	69.00	-	-	2	9	4	9	2	3	-	-	-	-	-	-	-
Baltimore	46	39.0	58.50	-	14	12	19	1	-	-	-	-	-	-	-	-	-	-
Dallas	17	40.0	69.00	-	-	2	5	4	2	3	-	-	-	1	-	-	-	-
Houston	7	40.0	81.00	-	-	-	-	1	1	-	1	4	-	-	-	-	-	-
Louisville	32	39.0	65.50	-	-	2	16	7	7	-	-	-	-	-	-	-	-	-
Miami	23	40.0	69.50	-	-	-	2	5	15	-	1	-	-	-	-	-	-	-
Washington	173	38.5	76.00	-	-	1	29	44	16	27	16	12	12	15	1	-	-	-
North Central																		
Detroit	163	39.0	77.50	-	-	-	16	8	32	46	23	18	13	5	2	-	-	-
Kansas City	29	40.0	73.00	-	-	-	3	13	6	1	-	6	-	-	-	-	-	-
Milwaukee	20	40.0	82.50	-	-	-	-	-	4	2	7	2	4	1	-	-	-	-
St. Louis	33	37.5	74.00	-	-	5	8	-	7	2	-	5	4	2	-	-	-	-
West																		
Denver	27	40.0	72.50	-	-	10	-	1	-	7	3	2	4	-	-	-	-	-
Los Angeles–Long Beach	336	40.0	77.00	-	-	1	3	34	85	106	56	38	12	1	-	-	-	-
San Francisco–Oakland	140	40.0	73.50	-	-	-	1	13	21	49	22	21	7	4	1	1	-	-

[1] In the other 9 areas studied, no data were reported for this occupation or data did not meet publication criteria.

[2] Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 6. Earnings Distribution: Tellers, Note (Under 5 Years of Service)—Men

(Number of employees in banking establishments by straight-time weekly earnings, 19 selected areas,[1] November–December 1964)

Area	Number of employees	Average		Number of employees receiving straight-time weekly earnings of—															
		Weekly hours[2] (standard)	Weekly earnings[2] (standard)	$55 and under $60	$60 - $65	$65 - $70	$70 - $75	$75 - $80	$80 - $85	$85 - $90	$90 - $95	$95 - $100	$100 - $105	$105 - $110	$110 - $115	$115 - $120	$120 - $125	$125 - $130	$130 - $135	$135 - $140
Northeast																			
Boston	13	37.5	$96.50	-	-	-	-	-	-	4	1	2	3	1	1	1	-	-	-	-
Newark and Jersey City	58	37.0	84.00	-	-	8	11	10	10	-	-	13	-	3	-	-	-	-	-	3
New York	315	37.5	97.00	-	-	-	1	2	51	52	41	41	30	49	30	6	6	5	1	-
Providence–Pawtucket	11	39.0	77.50	-	1	-	1	6	1	-	2	-	-	-	-	-	-	-	-	-
South																			
Atlanta	16	40.0	79.00	-	1	3	-	1	6	5	-	-	-	-	-	-	-	-	-	-
Dallas	56	40.0	82.00	6	-	6	6	8	4	10	4	5	1	6	-	-	-	-	-	-
Houston	27	40.0	91.00	-	-	1	-	-	13	1	3	-	5	3	-	1	-	-	-	-
Miami	9	40.0	74.00	-	-	1	3	3	2	-	-	-	-	-	-	-	-	-	-	-
New Orleans	22	40.0	85.00	-	-	2	1	4	3	3	5	3	1	-	-	-	-	-	-	-
Washington	51	39.5	86.00	-	-	2	5	8	14	7	10	2	5	-	-	-	-	-	-	-
North Central																			
Chicago	90	39.5	98.00	-	-	1	1	4	10	13	16	12	6	4	4	13	-	-	6	-
Cincinnati	6	38.0	81.00	-	-	-	4	-	-	1	-	-	-	-	-	1	-	-	-	-
Detroit	21	39.5	83.00	-	-	1	-	6	8	3	-	2	-	-	1	-	-	-	-	-
Kansas City	25	40.0	88.50	-	-	2	1	4	1	1	12	1	3	-	-	-	-	-	-	-
Milwaukee	11	40.0	98.50	-	-	-	-	-	-	-	4	4	1	1	-	1	-	-	-	-
Minneapolis–St. Paul	13	39.0	90.50	-	-	-	-	1	6	3	-	-	1	-	-	1	-	1	-	-
St. Louis	32	38.0	83.50	-	5	3	-	4	1	7	7	1	3	-	1	-	-	-	-	-
West																			
Los Angeles–Long Beach	65	40.0	89.00	-	-	-	1	9	14	17	11	1	6	3	3	-	-	-	-	-
San Francisco–Oakland	60	40.0	94.00	-	-	-	-	-	6	15	20	6	5	4	2	2	-	-	-	-

[1] In the other 8 areas studied, no data were reported for this occupation or data did not meet publication criteria.

[2] Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 7. Earnings Distribution: Tellers, Note (5 Years or More of Service)—Men

(Number of employees in banking establishments by straight-time weekly earnings, 17 selected areas, [1] November–December 1964)

Area	Number of employees	Average		Number of employees receiving straight-time weekly earnings of—																
		Weekly hours (standard)	Weekly earnings [2] (standard)	$65 and under $70	$70 - $75	$75 - $80	$80 - $85	$85 - $90	$90 - $95	$95 - $100	$100 - $105	$105 - $110	$110 - $115	$115 - $120	$120 - $125	$125 - $130	$130 - $135	$135 - $140	$140 - $145	$145 and over
Northeast																				
Boston	31	38.0	$111.00	-	-	-	-	-	1	5	7	3	6	3	2	-	-	-	4	-
Newark and Jersey City	79	36.5	109.00	-	-	-	1	2	19	6	8	4	9	8	8	6	7	1	-	-
New York	219	36.0	100.50	-	-	-	4	23	42	44	40	18	19	21	4	2	-	2	-	-
Philadelphia	25	39.0	96.50	-	1	2	1	-	7	3	7	2	-	2	-	-	-	-	-	-
Providence–Pawtucket	17	38.5	86.00	-	2	3	3	3	3	1	1	-	1	-	-	-	-	-	-	-
South																				
Atlanta	14	40.0	86.50	-	3	-	2	3	4	2	-	-	-	-	-	-	-	-	-	-
Dallas	27	40.0	99.50	-	-	1	-	5	1	2	12	2	3	-	1	-	-	-	-	-
Houston	26	40.0	104.00	-	-	-	-	2	4	7	4	2	-	4	2	-	1	-	-	-
Louisville	10	38.0	89.00	-	-	4	-	1	2	2	-	-	-	1	-	-	-	-	-	-
Washington	46	39.0	97.00	-	-	2	3	2	13	7	9	5	5	-	-	-	-	-	-	-
North Central																				
Chicago	104	39.5	117.00	-	-	-	-	1	4	8	9	13	14	6	19	10	7	10	1	2
Cincinnati	6	39.0	105.00	-	-	-	-	-	1	-	3	1	-	-	-	1	-	-	-	-
Kansas City	24	40.0	98.00	-	-	6	3	1	2	1	1	2	1	-	7	-	-	-	-	-
Minneapolis–St. Paul	23	40.0	112.00	-	-	-	1	-	-	2	5	-	8	1	2	2	1	1	-	-
St. Louis	47	37.0	107.50	2	-	2	3	-	8	-	5	2	2	12	5	3	1	2	-	-
West																				
Los Angeles–Long Beach	21	40.0	102.00	-	-	-	-	-	2	8	5	5	-	1	-	-	-	-	-	-
San Francisco–Oakland	38	40.0	107.50	-	-	-	-	-	3	3	10	11	2	4	5	-	-	-	-	-

[1] In the other 10 areas studied, no data were reported for this occupation or data did not meet publication criteria.

[2] Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 8. Minimum Entrance Salaries for Women Office Employees

(Distribution of banking establishments studied by minimum entrance salary for selected categories of inexperienced women office clerical employees in banking establishments, 27 selected areas, November–December 1964)

Minimum weekly straight-time salary[1]	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
	Inexperienced typists													
Establishments studied	26	20	36	18	11	12	10	20	21	9	6	21	9	18
Establishments having a specified minimum	17	14	29	12	9	8	5	14	14	5	3	8	4	9
$45 and under $50	-	1	-	-	1	-	-	-	-	1	-	-	-	-
$50 and under $55	9	3	6	8	8	7	4	14	12	4	3	7	4	2
$55 and under $60	5	6	3	4	-	1	1	-	2	-	-	1	-	3
$60 and under $65	3	3	16	-	-	-	-	-	-	-	-	-	-	3
$65 and under $70	-	1	4	-	-	-	-	-	-	-	-	-	-	1
Establishments having no specified minimum	1	-	3	-	-	-	-	1	6	1	-	-	2	5
Establishments which did not hire employees in this category	8	6	4	6	2	4	5	5	1	3	3	13	3	4
	Other inexperienced clerical employees[2]													
Establishments studied	26	20	36	18	11	12	10	20	21	9	6	21	9	18
Establishments having a specified minimum	24	20	32	15	11	12	8	18	15	8	6	20	8	14
$40 and under $45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
$45 and under $50	-	2	-	-	1	-	-	-	-	1	-	-	-	-
$50 and under $55	16	10	8	13	10	12	8	18	14	7	6	18	7	5
$55 and under $60	5	3	6	2	-	-	-	-	1	-	-	2	1	4
$60 and under $65	3	5	16	-	-	-	-	-	-	-	-	-	-	5
$65 and under $70	-	-	2	-	-	-	-	-	-	-	-	-	-	-
Establishments having no specified minimum	1	-	3	3	-	-	1	1	6	1	-	1	1	4
Establishments which did not hire employees in this category	1	-	1	-	-	-	1	1	-	-	-	-	-	-

See footnotes at end of table.

Table 8. Minimum Entrance Salaries for Women Office Employees—Continued

(Distribution of banking establishments studied by minimum entrance salary for selected categories of inexperienced women office clerical employees in banking establishments, 27 selected areas, November–December 1964)

Minimum weekly straight-time salary[1]	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
Inexperienced typists													
Establishments studied	40	9	13	5	29	17	19	34	15	14	7	11	8
Establishments having a specified minimum	13	6	9	3	12	8	8	20	9	8	4	9	5
$45 and under $50	-	-	-	-	-	1	-	2	-	-	-	-	-
$50 and under $55	3	5	3	2	11	7	8	18	1	-	2	1	3
$55 and under $60	3	1	5	1	1	-	-	-	5	4	2	5	2
$60 and under $65	7	-	1	-	-	-	-	-	1	1	-	2	-
$65 and under $70	-	-	-	-	-	-	-	-	-	3	-	3	-
Establishments having no specified minimum	4	-	-	-	-	-	1	-	-	-	-	-	-
Establishments which did not hire employees in this category	23	3	4	2	17	9	10	14	10	6	3	2	3
Other inexperienced clerical employees[2]													
Establishments studied	40	9	13	5	29	17	19	34	15	14	7	11	8
Establishments having a specified minimum	30	8	13	5	27	17	18	31	12	10	7	11	8
$40 and under $45	1	-	-	-	-	-	-	-	-	-	-	-	-
$45 and under $50	1	-	-	-	1	3	-	3	-	-	-	-	-
$50 and under $55	7	8	9	5	24	14	17	27	6	1	7	1	7
$55 and under $60	14	-	3	-	2	-	1	1	4	6	-	5	1
$60 and under $65	7	-	1	-	-	-	-	-	2	2	-	3	-
$65 and under $70	-	-	-	-	-	-	-	-	-	1	-	2	-
Establishments having no specified minimum	9	1	-	-	2	-	1	3	2	3	-	-	-
Establishments which did not hire employees in this category	1	-	-	-	-	-	-	-	1	1	-	-	-

[1] Relates to formally established starting (hiring) salaries that are paid for standard workweeks.
[2] Rates applicable to messengers, office girls, or similar subclerical jobs are not considered.

Table 9. Scheduled Weekly Hours

(Percent of nonsupervisory office employees in banking establishments, 27 selected areas, November–December 1964)

Weekly hours[1]	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Under 35 hours	3	4	1	-	-	-	-	-	-	-	-	-	-	-
35 hours	24	36	52	-	3	-	-	-	3	11	-	-	-	13
35 1/4, 35 1/2, and 35 3/4 hours	-	-	-	4	-	-	3	-	-	3	-	-	-	-
36, 36 1/4, and 36 1/2 hours	5	8	6	19	7	-	5	-	-	13	-	-	-	4
37 and 37 1/4 hours	13	22	8	-	5	-	14	-	-	-	-	-	-	-
37 1/2 hours	9	15	17	39	7	-	42	-	-	-	-	-	-	15
37 3/4, 38, and 38 1/4 hours	35	-	(2)	-	4	-	-	-	-	28	-	-	4	3
38 1/2, 38 3/4, and 39 hours	-	-	3	-	-	-	-	-	-	-	-	-	-	3
40 hours	12	15	14	38	74	100	36	100	93	45	100	100	96	63
42 hours	-	-	-	-	-	-	-	-	4	-	-	-	-	-

Weekly hours[1]	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Under 35 hours	-	-	-	-	-	-	-	1	-	-	-	-	-
35 hours	6	15	-	-	-	2	2	12	-	-	-	1	-
35 1/4, 35 1/2, and 35 3/4 hours	-	1	3	-	-	-	-	-	-	-	-	-	-
36, 36 1/4, and 36 1/2 hours	3	-	11	-	-	-	-	18	-	-	-	1	4
37 and 37 1/4 hours	4	-	-	-	-	-	-	21	-	-	-	-	-
37 1/2 hours	7	35	4	-	-	5	2	1	-	-	36	-	-
37 3/4, 38, and 38 1/4 hours	8	23	-	-	2	2	-	17	-	-	5	-	13
38 1/2, 38 3/4, and 39 hours	16	-	9	-	-	-	3	17	9	-	-	-	-
40 hours	56	26	73	100	98	90	93	13	91	100	59	99	83
42 hours	-	-	-	-	-	-	-	-	-	-	-	-	-

[1] Data relate to the predominant work schedule of full-time day-shift employees in each bank.
[2] Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal 100.

Table 10. Overtime Premium Pay—Weekly Overtime

(Percent of nonsupervisory office employees in banking establishments with provisions for weekly overtime by rate of pay and hours after which effective, 27 selected areas, November–December 1964)

Item	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing weekly overtime pay[1]	97	100	100	100	100	100	100	100	100	100	100	100	100	100
Time and one-half	97	100	100	100	89	93	100	62	61	74	9	90	8	75
Effective after:														
35 hours	-	9	2	-	-	-	-	-	-	-	-	-	-	-
36 hours	-	11	2	-	-	-	-	-	-	-	-	-	-	-
36½ hours	-	-	2	-	-	-	-	-	-	-	-	-	-	-
37 hours	5	-	-	-	-	-	-	-	-	-	-	-	-	-
38 hours	-	-	-	-	3	-	-	-	-	-	-	-	-	-
40 hours	92	79	94	100	86	93	100	62	61	74	9	90	8	75
Fluctuating workweek principle[2]	-	-	-	-	11	7	-	38	39	26	91	10	92	25
Employees in establishments having no formal policy for overtime pay	3	-	-	-	-	-	-	-	-	-	-	-	-	-

Item	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing weekly overtime pay[1]	100	99	100	100	100	100	100	100	100	100	100	100	100
Time and one-half	98	99	100	100	79	94	100	84	85	100	100	100	100
Effective after:													
35 hours	-	-	-	-	-	-	-	-	-	-	-	-	-
36 hours	-	-	-	-	-	-	-	-	-	-	-	-	-
36½ hours	-	-	-	-	-	-	-	-	-	-	-	-	-
37 hours	-	-	-	-	-	-	-	-	-	-	-	-	-
40 hours	98	99	100	100	79	94	100	84	85	100	100	100	100
Fluctuating workweek principle[2]	2	-	-	-	21	6	-	16	15	-	-	-	-
Employees in establishments having no formal policy for overtime pay	-	1	-	-	-	-	-	-	-	-	-	-	-

[1] Graduated provisions for premium pay are classified under the first effective premium rate. For example, a plan calling for no pay or pay at regular rate after 37½ hours and time and one-half after 40 hours would be considered as time and one-half after 40 hours.

[2] Under the principle of the fluctuating workweek, pay for overtime work is determined by dividing the weekly salary by the total number of hours worked during the week (to obtain the base hourly rate for the week) and then applying the established overtime pay ratio for overtime hours worked. Thus, the hourly rate of pay for overtime decreases as the number of hours worked increases. For example, an employee with a $60-a-week salary who worked 45 hours and had an overtime rate of time and one-half for hours worked over 40 would receive his base salary of $60 and $3.33 premium overtime pay ($60 ÷ 45 hours = $1.33. (5 hours x $1.33) ÷ 2 = $3.33). The pay for the same employee working 60 hours in a week would be $60 and $10 overtime premium pay ($60 ÷ 60 hours = $1. (20 hours x $1) ÷ 2 = $10).

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 11. Overtime Premium Pay—Daily Overtime

(Percent of nonsupervisory office employees in banking establishments with provisions for daily overtime by rate of pay and hours after which effective, 27 selected areas, November–December 1964)

Item	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing daily overtime pay	7	14	55	-	-	-	14	-	8	-	-	-	-	11
Time and one-half	2	14	55	-	-	-	14	-	8	-	-	-	-	11
Effective after:														
6¾ hours	-	3	-	-	-	-	-	-	-	-	-	-	-	-
7 hours	-	6	-	-	-	-	-	-	-	-	-	-	-	-
8 hours	2	5	55	-	-	-	14	-	-	-	-	-	-	11
9 hours	-	-	-	-	-	-	-	-	8	-	-	-	-	-
Other premium rate	5	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees in establishments providing no overtime pay	83	78	45	100	41	-	81	2	92	-	51	97	100	86
Employees in establishments having no formal policy for overtime pay	11	8	-	-	59	100	5	98	-	100	49	3	-	3

Item	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing daily overtime pay	3	6	4	-	-	-	-	-	4	100	96	100	34
Time and one-half	3	6	4	-	-	-	-	-	4	100	96	100	34
Effective after:													
6¾ hours	-	-	-	-	-	-	-	-	-	-	-	-	-
7 hours	-	-	-	-	-	-	-	-	-	-	-	-	-
8 hours	-	6	4	-	-	-	-	-	4	100	96	100	34
9 hours	3	-	-	-	-	-	-	-	-	-	-	-	-
Other premium rate	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees in establishments providing no overtime pay	81	-	87	100	100	100	70	100	84	-	4	-	55
Employees in establishments having no formal policy for overtime pay	16	94	9	-	-	-	30	-	12	-	-	-	12

[1] Graduated provisions for premium pay are classified under the first effective premium rate. For example, a plan calling for time and one-half after 8 hours and double time after 10 hours a day would be considered time and one-half after 8 hours.

NOTE: Because of rounding, sums of individual items may not equal 100.

Table 12. Paid Holidays

(Percent of nonsupervisory office employees in banking establishments with formal provisions for paid holidays, 27 selected areas, November–December 1964)

Number of paid holidays	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing paid holidays	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 days	-	-	-	-	-	100	-	-	2	-	100	-	-	-
6 days	-	-	-	-	-	-	-	98	95	85	-	100	100	7
6 days plus 1 half day	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 days plus 2 half days	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 days	-	-	-	-	-	-	-	-	-	-	-	-	-	15
8 days	-	-	-	-	-	-	-	-	3	2	-	-	-	59
9 days	-	-	-	-	-	-	-	-	-	-	-	-	-	5
10 days	38	-	-	-	100	-	100	-	-	-	-	-	-	14
10 days plus 1 half day	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 days	62	-	100	-	-	-	-	-	-	-	-	-	-	-
11 days plus 1 half day	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 days	-	100	-	100	-	-	-	2	-	-	-	-	-	-
13 days	-	-	-	-	-	-	-	-	-	13	-	-	-	-
Employees in establishments providing no paid holidays	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Number of paid holidays	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing paid holidays	91	100	100	100	100	100	100	100	100	100	100	100	100
4 days	2	-	-	-	-	-	-	-	-	-	-	-	-
5 days	2	-	-	-	-	-	-	-	-	-	-	-	-
6 days	24	100	-	-	-	26	100	1	-	-	-	-	-
6 days plus 1 half day	-	-	-	-	-	74	-	-	-	-	-	-	-
6 days plus 2 half days	-	-	-	100	-	-	-	-	-	-	-	-	-
7 days	5	-	-	-	-	-	-	2	-	1	100	-	100
8 days	1	-	-	-	82	-	-	94	100	99	-	100	-
9 days	-	-	100	-	9	-	-	-	-	-	-	-	-
10 days	-	-	-	-	9	-	-	-	-	-	-	-	-
10 days plus 1 half day	-	-	-	-	-	-	-	2	-	-	-	-	-
11 days	53	-	-	-	-	-	-	-	-	-	-	-	-
11 days plus 1 half day	5	-	-	-	-	-	-	-	-	-	-	-	-
12 days	-	-	-	-	-	-	-	-	-	-	-	-	-
13 days	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees in establishments providing no paid holidays	9	-	-	-	-	-	-	-	-	-	-	-	-

NOTE: Because of rounding, sums of individual items may not equal 100.

Table 13. Paid Vacations

(Percent of nonsupervisory office employees in banking establishments with formal provisions for paid vacations, 27 selected areas, November–December 1964)

Vacation policy	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Method of payment														
Employees in establishments providing paid vacations	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Length-of-time payment	100	100	98	100	100	100	100	100	100	100	100	100	100	100
Percentage payment	-	-	2	-	-	-	-	-	-	-	-	-	-	-
Employees in establishments providing no paid vacations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount of vacation pay[1]														
After 6 months of service:														
Under 1 week	-	3	-	-	-	-	-	-	-	-	-	-	-	4
1 week	64	79	57	57	88	97	61	40	55	95	98	81	92	63
Over 1 and under 2 weeks	1	3	-	14	-	-	34	-	6	-	-	3	-	4
2 weeks	33	15	42	29	12	-	2	-	-	-	-	-	4	29
3 weeks	2	-	-	-	-	-	-	-	-	-	-	-	-	-
After 1 year of service:														
1 week	-	-	-	-	-	4	-	-	-	-	-	-	-	-
2 weeks	74	100	100	100	96	96	100	100	100	100	100	96	100	100
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	4	-	-
3 weeks	26	-	-	-	4	(2)	-	-	-	-	-	-	-	-
After 5 years of service:														
2 weeks	20	79	78	100	96	99	100	100	100	100	100	79	100	94
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	4	-	6
3 weeks	80	21	22	-	4	(2)	-	-	-	-	-	14	-	-
Over 3 and under 4 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 weeks	-	-	-	-	-	-	-	-	-	-	-	4	-	-
After 10 years of service:														
2 weeks	2	20	4	97	48	92	74	100	97	100	47	29	96	7
Over 2 and under 3 weeks	-	2	-	-	-	-	-	-	-	-	39	4	-	4
3 weeks	98	78	96	3	52	8	26	-	3	-	15	63	4	89
Over 3 and under 4 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 weeks	-	-	-	-	-	-	-	-	-	-	-	4	-	-
After 15 years of service:														
2 weeks	2	-	1	12	3	10	5	51	65	27	42	29	96	3
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	39	4	-	-
3 weeks	98	94	92	88	97	90	95	49	35	73	20	63	4	97
Over 3 and under 4 weeks	-	6	-	-	-	-	-	-	-	-	-	-	-	-
4 weeks	-	-	7	-	-	-	-	-	-	-	-	4	-	-
After 20 years of service:														
2 weeks	2	-	1	9	3	10	5	51	65	20	4	26	48	3
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	4	-	-
3 weeks	91	70	87	80	97	85	95	49	35	80	83	44	52	87
Over 3 and under 4 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 weeks	7	27	11	11	-	4	-	-	-	-	13	26	-	10
Over 4 weeks	-	4	-	-	-	-	-	-	-	-	-	-	-	-
After 25 years of service:														
2 weeks	2	-	1	6	3	10	5	51	52	20	4	26	48	3
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	4	-	-
3 weeks	36	52	11	40	89	5	65	27	48	28	83	44	52	87
4 weeks	62	45	88	48	7	86	31	22	-	52	13	26	-	10
Over 4 weeks	-	4	-	7	-	-	-	-	-	-	-	-	-	-

See footnotes at end of table.

Table 13. Paid Vacations—Continued

(Percent of nonsupervisory office employees in banking establishments with formal provisions for paid vacations, 27 selected areas, November–December 1964)

Vacation policy	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Method of payment													
Employees in establishments providing paid vacations	100	100	100	100	100	100	93	100	100	100	100	100	100
Length-of-time payment	100	100	100	100	100	100	93	97	100	100	100	100	100
Percentage payment	-	-	-	-	-	-	-	3	-	-	-	-	-
Employees in establishments providing no paid vacations	-	-	-	-	-	-	7	-	-	-	-	-	-
Amount of vacation pay[1]													
After 6 months of service:													
Under 1 week	-	-	-	-	-	-	3	12	-	-	-	-	-
1 week	86	66	81	100	24	95	82	29	32	92	100	81	41
Over 1 and under 2 weeks	2	23	1	-	22	-	6	2	-	-	-	1	6
2 weeks	4	-	11	-	-	-	-	6	-	-	-	-	4
3 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
After 1 year of service:													
1 week	-	-	-	-	3	3	-	1	-	-	-	-	-
2 weeks	100	100	100	100	74	97	93	99	100	100	100	100	100
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
3 weeks	-	-	-	-	24	-	-	-	-	-	-	-	-
After 5 years of service:													
2 weeks	99	100	98	100	74	100	93	97	95	100	100	99	100
Over 2 and under 3 weeks	-	-	-	-	2	-	-	-	-	-	-	-	-
3 weeks	1	-	2	-	5	-	-	3	5	-	-	1	-
Over 3 and under 4 weeks	-	-	-	-	18	-	-	-	-	-	-	-	-
4 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
After 10 years of service:													
2 weeks	31	100	14	93	65	39	12	71	44	37	13	50	52
Over 2 and under 3 weeks	-	-	-	-	5	-	-	-	-	-	-	-	-
3 weeks	69	-	86	7	11	61	81	29	56	63	87	50	48
Over 3 and under 4 weeks	-	-	-	-	18	-	-	-	-	-	-	-	-
4 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
After 15 years of service:													
2 weeks	10	36	11	-	62	8	5	21	10	6	8	-	-
Over 2 and under 3 weeks	-	-	-	-	2	-	-	-	-	-	-	-	-
3 weeks	90	64	87	100	18	92	88	79	90	88	92	100	100
Over 3 and under 4 weeks	-	-	-	-	18	-	-	-	-	-	-	-	-
4 weeks	-	-	2	-	-	-	-	-	-	6	-	-	-
After 20 years of service:													
2 weeks	9	36	11	-	43	4	5	17	10	5	8	-	-
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
3 weeks	89	64	87	100	39	96	9	83	70	84	48	97	100
Over 3 and under 4 weeks	-	-	-	-	18	-	-	-	-	-	-	-	-
4 weeks	1	-	2	-	-	-	79	-	20	11	44	3	-
Over 4 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
After 25 years of service:													
2 weeks	9	9	11	-	27	4	5	17	10	5	5	-	-
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	-	-	-
3 weeks	50	87	36	21	55	27	4	61	66	48	46	26	36
4 weeks	21	4	52	79	18	69	84	20	24	47	49	74	64
Over 4 weeks	19	-	-	-	-	-	-	2	-	-	-	-	-

[1] Vacation payments such as percent of annual earnings were converted to an equivalent time basis. Periods of service were arbitrarily chosen and do not necessarily reflect the individual provisions for progressions. For example, the changes in proportions indicated at 10 years of service may include changes in proportions occurring between 5 and 10 years.

[2] Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 14. Health, Insurance, and Pension Plans

(Percent of nonsupervisory office employees in banking establishments with specified health, insurance, and pension plans, 27 selected areas, November–December 1964)

Type of plan[1]	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing:														
Life insurance	98	100	100	98	100	95	100	100	97	98	100	100	100	100
Accidental death and dismemberment insurance	29	74	31	20	53	77	49	27	56	24	20	96	90	64
Sickness and accident insurance or sick leave or both[2]	47	73	46	46	40	4	45	20	36	19	2	43	10	34
Sickness and accident insurance	-	21	16	7	-	-	8	-	2	-	-	7	4	-
Sick leave (full pay, no waiting period)	47	66	34	46	40	4	45	20	34	19	2	39	7	34
Sick leave (partial pay or waiting period)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hospitalisation insurance	95	100	97	73	100	96	54	95	100	70	100	100	100	65
Surgical insurance	95	95	87	66	100	96	60	95	100	61	100	100	100	65
Medical insurance	69	84	70	66	100	69	60	87	100	37	61	95	93	51
Catastrophe insurance	82	81	77	84	59	93	97	81	87	87	98	100	89	46
Retirement pension plan	100	100	99	91	97	94	98	87	65	98	91	73	56	85
No plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Type of plan[1]	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments providing:													
Life insurance	96	100	98	100	90	98	98	92	95	100	100	100	100
Accidental death and dismemberment insurance	44	56	72	43	59	39	75	33	61	3	25	44	63
Sickness and accident insurance or sick leave or both[2]	54	23	90	96	13	63	16	66	88	65	100	78	80
Sickness and accident insurance	14	-	8	-	8	13	9	29	32	-	93	24	33
Sick leave (full pay, no waiting period)	44	23	47	96	7	59	12	55	66	65	46	54	70
Sick leave (partial pay or waiting period)	1	-	34	-	6	3	-	5	-	-	-	-	-
Hospitalisation insurance	100	77	98	100	44	98	98	70	86	100	100	100	100
Surgical insurance	95	34	98	100	44	98	98	83	86	100	100	100	100
Medical insurance	88	28	94	100	44	87	98	83	86	100	100	100	100
Catastrophe insurance	86	28	81	61	29	89	70	62	55	85	89	100	100
Retirement pension plan	75	99	94	93	70	90	95	68	84	92	92	99	87
No plans	-	-	-	-	-	2	-	3	5	-	-	-	-

[1] Includes only those plans for which at least part of the cost is borne by the employer and includes legally required plans such as workmen's compensation and social security.
[2] Unduplicated total of workers receiving sick leave or sickness and accident insurance shown separately.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 15. Nonproduction Bonuses

(Percent of nonsupervisory office employees in banking establishments with specified types of nonproduction bonuses, 27 selected areas, November–December 1964)

Type of bonus	Northeast					South								
	Boston	Newark and Jersey City	New York	Philadelphia	Providence–Pawtucket	Atlanta	Baltimore	Dallas	Houston	Louisville	Memphis	Miami	New Orleans	Washington
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments with nonproduction bonuses	43	64	83	100	92	46	84	54	97	100	-	94	94	82
Christmas or yearend	31	61	27	62	56	25	84	41	95	100	-	57	94	77
Profit sharing	3	-	55	38	37	21	-	13	-	-	-	27	-	-
Other	9	3	(1)	-	-	-	-	-	2	-	-	10	-	5
Employees in establishments with no nonproduction bonuses	57	36	17	-	8	54	16	46	3	-	100	6	6	18

Type of bonus	North Central								West				
	Chicago	Cincinnati	Detroit	Indianapolis	Kansas City	Milwaukee	Minneapolis–St. Paul	St. Louis	Denver	Los Angeles–Long Beach	Portland	San Francisco–Oakland	Seattle
All employees	100	100	100	100	100	100	100	100	100	100	100	100	100
Employees in establishments with nonproduction bonuses	87	100	95	96	90	95	93	67	66	82	14	52	96
Christmas or yearend	29	97	89	3	71	92	88	42	41	32	9	7	86
Profit sharing	56	-	5	75	14	-	5	16	25	51	5	45	10
Other	1	3	-	18	6	2	-	9	-	-	-	-	-
Employees in establishments with no nonproduction bonuses	13	-	5	4	10	5	7	33	34	18	86	48	4

[1] Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Appendix A. Scope and Method of Survey

Scope of Survey

The study covered commercial and stock savings banks and trust companies engaged in the business of accepting deposits from the public and extending credit by means of loans and investments, and savings banks operating on a mutual basis, without capital stock (industry 602, Commercial and Stock Savings Banks, and 603, Mutual Savings Banks, as defined in the 1957 edition of the Standard Industrial Classification Manual, prepared by the U.S. Bureau of the Budget). Mutual Savings Banks are located chiefly in the Northeast.

The establishments studied were selected from banks employing 20 workers or more at the time of reference of the data used in compiling the universe lists.

The number of establishments and workers actually studied by the Bureau, as well as the number estimated to be in the industry during the payroll period studied, are shown in the following table.

Estimated Number of Establishments and Employees Within Scope of Survey and Number Studied in the Banking Industry, 27 Selected Areas, November-December 1964

Area[1]	Payroll period	Number of establishments[2]		Employees in establishments		
		Within scope of survey	Studied	Within scope of survey		Studied
				Total	Nonsupervisory office employees	Total
Total, 27 areas		1,286	458	331,397	260,393	266,001
Northeast						
Boston	November	98	26	17,852	14,153	12,971
Newark and Jersey City	November	58	20	10,990	8,872	6,851
New York	November	145	36	91,959	73,209	74,052
Philadelphia	December	58	18	19,218	14,648	15,684
Providence–Pawtucket	November	16	11	3,440	2,343	3,177
South						
Atlanta	November	27	12	5,236	4,115	4,658
Baltimore	December	17	10	5,882	4,629	5,549
Dallas	November	49	20	5,894	4,653	4,528
Houston	November	53	21	4,948	3,832	3,412
Louisville	December	12	9	2,764	2,180	2,658
Memphis	November	8	6	2,659	1,993	2,573
Miami	December	44	21	4,276	3,430	2,928
New Orleans	November	14	9	2,817	2,218	2,194
Washington	December	42	18	8,819	6,713	5,556
North Central						
Chicago	December	204	40	28,227	21,613	17,744
Cincinnati	November	13	9	3,459	2,527	3,309
Detroit	November	31	13	14,063	11,638	12,008
Indianapolis	November	5	5	3,270	2,335	3,270
Kansas City	November	66	29	5,035	3,900	3,674
Milwaukee	November	34	17	4,553	3,588	3,809
Minneapolis-St. Paul	December	66	19	7,155	5,760	5,054
St. Louis	December	85	34	8,311	6,493	5,838
West						
Denver	December	39	15	4,188	3,507	3,138
Los Angeles-Long Beach	November	49	14	35,504	27,722	32,976
Portland	November	14	7	4,340	3,423	3,835
San Francisco–Oakland	December	23	11	21,164	16,699	19,925
Seattle	November	16	8	5,374	4,200	4,630

[1] For definition of areas, see p. 28.
[2] Includes only establishments with 20 employees or more at the time of reference of the universe data.
[3] Includes executive, professional, and other employees excluded from the nonsupervisory office employees category.

Method of Study

Data were obtained by personal visits of Bureau field economists under the direction of the Bureau's Assistant Regional Directors for Wages and Industrial Relations. The survey was conducted on a sample basis. To obtain appropriate accuracy at minimum cost, a greater proportion of large than of small establishments was studied. In combining the data, however, all establishments were given their appropriate weight. All estimates are presented, therefore, as relating to all establishments in the industry, excluding only those below the minimum size at the time of reference of the universe data.

An establishment for the purpose of this study includes all outlets of a bank in an area. An establishment is not necessarily indentical with the company, which may consist of one establishment or more.

Area Definitions

The areas studied were Standard Metropolitan Statistical Areas as defined by the U.S. Bureau of the Budget in 1961 and include: Atlanta—Clayton, Cobb, DeKalb, Fulton, and Gwinnett Counties, Ga.; Baltimore—Baltimore city and Anne Arundel, Baltimore, Carroll, and Howard Counties, Md.; Boston—76 cities and towns in Suffolk, Middlesex, Essex, Norfolk, and Plymouth Counties, Mass.; Chicago—Cook, DuPage, Kane, Lake, McHenry, and Will Counties, Ill.; Cincinnati—Hamilton County, Ohio, and Campbell and Kenton Counties, Ky.; Dallas—Collin, Dallas, Denton, and Ellis Counties, Tex.; Denver—Adams, Arapahoe, Boulder, Denver, and Jefferson Counties, Colo.; Detroit—Macomb, Oakland, and Wayne Counties, Mich.; Houston—Harris County, Tex.; Indianapolis—Marion County, Ind.; Kansas City—Clay and Jackson Counties, Mo., and Johnson and Wyandotte Counties, Kans.; Los Angeles–Long Beach—Los Angeles and Orange Counties, Calif.; Louisville—Jefferson County, Ky., and Clark and Floyd Counties, Ind.; Memphis—Shelby County, Tenn.; Miami—Dade County, Fla.; Milwaukee—Milwaukee and Waukesha Counties, Wis.; Minneapolis–St. Paul—Anoka, Dakota, Hennepin, Ramsey, and Washington Counties, Minn.; Newark and Jersey City (a combination of the two SMSA's)—Essex, Hudson, Morris, and Union Counties, N.J.; New Orleans—Jefferson, Orleans, and St. Bernard Parishes, La.; New York—New York City and Nassau, Rockland, Suffolk, and Westchester Counties, N.Y.; Philadelphia—Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties, Pa., and Burlington, Camden, and Gloucester Counties, N.J.; Portland—Clackamas, Multnomah, and Washington Counties, Oreg.; and Clark County, Wash.; Providence–Pawtucket—the following areas in Rhode Island: Central Falls, Cranston, East Providence, Pawtucket, Providence, and Woonsocket cities and seven towns in Providence County; Narragansett and North Kingston towns in Washington County; Warwick city and three towns in Kent County; all of Bristol County; and Jamestown town in Newport County; and in Massachusetts: Attleboro city and eight contiguous towns in Bristol, Norfolk, and Worcester Counties; St. Louis—St. Louis city and Jefferson, St. Charles, and St. Louis Counties, Mo., and Madison and St. Clair Counties, Ill.; San Francisco–Oakland—Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Solano Counties, Calif.; Seattle—King and Snohomish Counties, Wash.; and Washington—District of Columbia, Montgomery and Prince Georges Counties, Md., and Alexandria and Falls Church cities and Arlington and Fairfax Counties, Va.

Employment

The estimates of the number of workers within the scope of the study are intended as a general guide to the size and composition of the labor force included in the survey. The advance planning necessary to make a wage survey requires the use of establishment lists assembled considerably in advance of the payroll period studied.

Nonsupervisory Office Employees

The term "nonsupervisory office employees," as used in this bulletin, includes nonsupervisory employees such as tellers, general office clerks, office machine operators, and stenographers. All workers engaged in nonoffice functions, such as maintenance and custodial, were excluded.

Occupations Selected for Study

Occupational classification was based on a uniform set of job descriptions designed to take account of interestablishment and interarea variations in duties within the same job. (See appendix B for these job descriptions.) The occupations were chosen for their numerical importance, their usefulness in collective bargaining, or their representativeness of the entire job scale in the industry. Working supervisors, apprentices, learners, beginners, trainees, handicapped, part-time, temporary, and probationary workers were not included in the occupations selected.

Average Weekly Hours and Earnings

Average weekly hours were rounded to the nearest half hour and average weekly earnings were rounded to the nearest half dollar. Standard hours reflect the workweek for which employees receive their regular straight-time salaries; earnings correspond to these weekly hours. Cost-of-living bonuses were included as part of the employee's regular salary, but nonproduction bonuses were excluded.

Average weekly earnings for each occupation were calculated by weighting each rate (or weekly earning) by the number of workers receiving the rate, totaling, and dividing by the number of individuals.

Established Minimum Rates

The tabulation for established minimum rates refer to the entrance rates for women groups: (1) Inexperienced typists, and (2) other inexperienced clerical workers (such as file clerks or junior clerks). For the purposes of this study, inexperienced workers are defined as those who at the time of employment either lack previous work experience or whose previous work experience has little or no transferability to the job for which they are hired. Rates applicable to messengers, office girls, or similar subclerical jobs were excluded.

Weekly Hours

Data refer to the predominant work schedule for nonsupervisory office workers, regardless of sex.

Overtime Premium Pay

Provisions for overtime premium pay were considered as applying to all nonsupervisory office workers in an establishment, if half or more of such workers were covered, and nonexistent in an establishment if fewer than half were covered. Weekly overtime refers to work in excess of a specified number of hours per week regardless of the day on which it is performed, the number of hours per day, or number of days worked. Daily overtime refers to work in excess of a specified number of hours a day, regardless of the number of hours worked on previous days of the pay period.

Supplementary Wage Provisions

Supplementary benefits were treated statistically on the basis that if formal provisions for supplementary benefits and practices were applicable to half or more of the nonsupervisory office workers in an establishment, the practice or benefit was considered applicable to all such workers. Similarly, if fewer than half were covered, the practice or benefit was considered nonexistent in the establishment. Because of length-of-service and other eligibility requirements, the proportion of workers receiving the benefits may be smaller than estimated. Because of rounding, sums of individual items may not equal totals.

Paid Holidays. Paid holiday provisions relate to full-day and half-day holidays provided annually.

Paid Vacations. The summary of vacation plans is limited to formal arrangements, excluding informal plans whereby time off with pay is granted at the discretion of the employer or the supervisor. Payments not on a time basis were converted; for example, a payment of 2 percent of annual earnings was considered the equivalent of 1 week's pay. The periods of service for which data are presented were selected as representative of the most common practices but they do not necessarily reflect individual provisions for progression. For example, the changes in proportions indicated at 10 years of service include changes in provisions occurring between 5 and 10 years.

Health, Insurance, and Pension Plans. Data are presented for selected health, insurance, and pension plans for which all or a part of the cost is borne by the employer, excluding only programs required by law, such as workmen's compensation and social security. Among the plans included are those underwritten by a commercial insurance company and those paid directly by the employer from his current operating funds or from a fund set aside for this purpose.

Death benefits are included as a form of life insurance. Sickness and accident insurance is limited to that type of insurance under which predetermined cash payments are made directly to the insured on a weekly or monthly basis during illness or accident disability. Information is presented for all such plans to which the employer contributes at least part of the cost. However, in New York and New Jersey, where temporary disability insurance laws require employer contributions,[3] plans are included only if the employer (1) contributes more than is legally required, or (2) provides the employees with benefits which exceed the requirements of the law.

Tabulations of paid sick leave plans are limited to formal plans which provide full pay or a proportion of the worker's pay during absence from work because of illness; informal arrangements have been omitted. Separate tabulations are provided according to (1) plans which provide full pay and no waiting period, and (2) plans providing either partial pay or a waiting period.

Medical insurance refers to plans providing for complete or partial payment of doctors' fees. Such plans may be underwritten by a commercial insurance company or a nonprofit organization, or they may be self-insured.

Catastrophe insurance, sometimes referred to as extended medical insurance, includes plans designed to cover employees in case of sickness or injury involving an expense which goes beyond the normal coverage of hospitalization, medical, and surgical plans.

Tabulations of retirement pensions are limited to plans which provide, on retirement, regular payments for the remainder of the worker's life.

Nonproduction Bonuses. Nonproduction bonuses are defined for this study as bonuses that depend on factors other than the output of the individual worker or group of workers. Plans that defer payments beyond 1 year were excluded.

---

[3] The temporary disability insurance laws in California and Rhode Island do not require employer contributions.

Appendix B. Occupational Descriptions

The primary purpose of preparing job descriptions for the Bureau's wage surveys is to assist its field staff in classifying into appropriate occupations workers who are employed under a variety of payroll titles and different work arrangements from establishment to establishment and from area to area. This permits the grouping of occupational wage rates representing comparable job content. Because of this emphasis on interestablishment and interarea comparability of occupational content, the Bureau's job descriptions may differ significantly from those in use in individual establishments or those prepared for other purposes. In applying these job descriptions, the Bureau's field economists are instructed to exclude working supervisors, apprentices, learners, beginners, trainees, handicapped, part-time, temporary, and probationary workers.

BOOKKEEPING-MACHINE OPERATOR

Operates a bookkeeping machine (Remington Rand, Elliott Fisher, Sundstrand, Burroughs, National Cash Register, with or without a typewriter keyboard) to keep a record of business transactions.

Class A. Keeps a set of records requiring a knowledge and experience in basic bookkeeping principles and familiarity with the structure of the particular accounting system used. Determines proper records and distribution of debit and credit items to be used in each phase of the work. May prepare consolidated reports, balance sheets, and other records by hand.

Class B. Keeps a record of one or more phases or sections of a set of records usually requiring little knowledge of basic bookkeeping. Phases or sections include accounts payable, payroll, customer's accounts (not including a simple type of billing done by a biller, machine), cost distribution, expense distribution, inventory control, etc. May check or assist in preparation of trial balances and prepare control sheets for the accounting department.

CLERK, FILE

Class A. In an established filing system containing a number of varied subject matter files, classifies and indexes file material such as correspondence, reports, technical documents, etc. May also file this material. May keep records of various types in conjunction with the files. May lead a small group of lower level file clerks.

Class B. Sorts, codes, and files unclassified material by simple (subject matter) headings or partly classified material by finer subheadings. Prepares simple related index and cross-reference aids. As requested, locates clearly identified material in files and forwards material. May perform related clerical tasks required to maintain and service files.

Class C. Performs routine filing of material that has already been classified or which is easily classified in a simple serial classification system (e.g., alphabetical, chronological, or numerical). As requested, locates readily available material in files and forwards material; and may fill out withdrawal charge. Performs simple clerical and manual tasks required to maintain and service files.

KEYPUNCH OPERATOR

Class A. Operates a numerical and/or alphabetical or combination keypunch machine to transcribe data from various source documents to keypunch tabulating cards. Performs same tasks as lower level keypunch operator but, in addition, work requires application of coding skills and the making of some determinations, for example, locates on the source document the items to be punched; extracts information from several documents; and searches for and interprets information on the document to determine information to be punched. May train inexperienced operators.

Class B. Under close supervision or following specific procedures or instructions, transcribes data from source documents to punched cards. Operates a numerical and/or alphabetical or combination keypunch machine to keypunch tabulating cards. May verify cards. Working from various standardized source documents, follows specified sequences which have been coded or prescribed in detail and require little or no selecting, coding, or interpreting of data to be punched. Problems arising from erroneous items or codes, missing information, etc., are referred to supervisor.

PROOF-MACHINE OPERATOR

Under general supervision, operates a sorting machine to sort checks, debits, credits and other items. Records totals of specific items in appropriate ledgers. May perform additional clerical duties in connection with sorting.

SECRETARY

Performs secretarial and clerical duties for a superior in an administrative or executive position. Duties include making appointments for superior; receiving people coming into office; answering and making phone calls; handling personal and important or confidential mail, and writing routine correspondence on own initiative; and taking dictation (where transcribing machine is not used) either in shorthand or by Stenotype or similar machine, and transcribing dictation or the recorded information reproduced on a transcribing machine. May prepare special reports or memorandums for information of superior.

STENOGRAPHER, GENERAL

Primary duty is to take dictation involving a normal routine vocabulary from one or more persons, either in shorthand or by Stenotype or similar machine; and transcribe dictation. May also type from written copy. May maintain files, keep simple records, or perform other relatively routine clerical tasks. May operate from a stenographic pool. Does not include transcribing-machine work.

SWITCHBOARD OPERATOR

Class A. Operates a single- or multiple-position telephone switchboard handling incoming, outgoing, intraplant or office calls. Performs full telephone information service or handles complex calls, such as conference, collect, overseas, or similar calls, either in addition to doing routine work as described for switchboard operator, class B, or as a full-time assignment. ("Full" telephone information service occurs when the establishment has varied functions that are not readily understandable for telephone information purposes, e.g., because of overlapping or interrelated functions, and consequently present frequent problems as to which extensions are appropriate for calls.)

Class B. Operates a single- or multiple-position telephone switchboard handling incoming, outgoing, intraplant or office calls. May handle routine long distance calls and record tolls. May perform limited telephone information service. ("Limited" telephone information service occurs if the functions of the establishment serviced are readily understandable for telephone information purposes, or if the requests are routine, e.g., giving extension numbers when specific names are furnished, or if complex calls are referred to another operator.)

TABULATING-MACHINE OPERATOR

Class A. Operates a variety of tabulating or electrical accounting machines, typically including such machines as the tabulator, calculator, interpreter, collator, and others. Performs complete reporting assignments without close supervision, and performs difficult wiring as required. The complete reporting and tabulating assignments typically involve a variety of long and complex reports which often are of irregular or nonrecurring type requiring some planning and sequencing of steps to be taken. As a more experienced operator, is typically involved in training new operators in machine operations, or partially trained operators in wiring from diagrams and operating sequences of long and complex reports. Does not include working supervisors performing tabulating-machine operations and day-to-day supervision of the work and production of a group of tabulating-machine operators.

Class B. Operates more difficult tabulating or electrical accounting machines such as the tabulator and calculator, in addition to the sorter, reproducer, and collator. This work is performed under specific instructions and may include the performance of some wiring from diagrams. The work typically involves, for example, tabulations involving a repetitive accounting exercise, a complete but small tabulating study, or parts of a longer and more complex report. Such reports and studies are usually of a recurring nature where the procedures are well established. May also include the training of new employees in the basic operation of the machine.

Class C. Operates simple tabulating or electrical accounting machines such as the sorter, reproducing punch, collator, etc., with specific instructions. May include simple wiring from diagrams and some filing work. The work typically involves portions of a work unit, for example, individual sorting or collating runs, or repetitive operations.

TELLER, ALL-ROUND

Receives deposits and pays out withdrawals on savings accounts, receives deposits and cashes checks for checking accounts; and receives payments on notes, etc. May record daily transactions and balance accounts. May supervise one or more clerks who record details of transactions, such as names, dates, serial numbers, and amounts involved so that pertinent data may be distributed among the several departments for recording, filing, and clearing.

For wage study purposes, tellers, all-round, are classified on the basis of length of service with present employer, as follows:

Under 5 years of service
5 years or more of service

TELLER, NOTE

Collects exchange charges and payments on notes, drafts, rents, and contracts for deeds. May accept and give receipts for collateral on maturity notes. Is in charge of sending out notices of maturity. Receives renewal notes. Protests items when it is necessary. Causes notes to be presented at other places, when place of payment is other than the bank. Follows up on the value of collateral. In the case of real estate notes, sees that mortgages are properly recorded and checks certificates of title. Checks fire insurance coverage. Must be familiar with Negotiable Instruments Act and standard terms of extension agreements. Included in this classification are tellers specializing in a single function such as: Exchange tellers, discount tellers, and real estate tellers.

For wage study purposes, tellers, note, are classified on the basis of length of service with present employer, as follows:

Under 5 years of service
5 years or more of service

TELLER, COMMERCIAL AND SAVINGS

Cashes customers' personal or other checks and receives deposits on checking and/or savings accounts and/or pays out withdrawals on savings accounts. Makes entries in customers' account books or provides receipts for deposits. Writes up or signs deposit slips

TELLER, COMMERCIAL AND SAVINGS—Continued

to be used later in balancing books. May record the daily transactions and balance accounts. May supervise one or more clerks who record details of transactions, such as names, dates, serial numbers, and amounts involved so that pertinent data may be distributed among the several departments for recording, filing, and clearing.

For wage study purposes, tellers, commercial and savings, are classified on the basis of length of service with present employer, as follows:

Teller, commercial-savings
Under 5 years of service
5 years or more of service

Teller, commercial
Under 5 years of service
5 years or more of service

Teller, savings
Under 5 years of service
5 years or more of service

TYPIST

Uses a typewriter to make copies of various materials or to make out bills after calculations have been made by another person. May include typing of stencils, mats, or similar materials for use in duplicating processes. May do clerical work involving little special training, such as keeping simple records, filing records and reports, or sorting and distributing incoming mail.

Class A. Performs one or more of the following: Typing material in final form when it involves combining material from several sources or responsibility for correct spelling, syllabication, punctuation, etc., of technical or unusual words or foreign language material; and planning layout and typing of complicated statistical tables to maintain uniformity and balance in spacing. May type routine form letters varying details to suit circumstances.

Class B. Performs one or more of the following: Copy typing from rough or clear drafts; routine typing of forms, insurance policies, etc.; and setting up simple standard tabulations, or copying more complex tables already set up and spaced properly.

Industry Wage Studies

The most recent reports for industries included in the Bureau's program of industry wage surveys since January 1950 are listed below. Those for which a price is shown are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 20402, or any of its regional sales offices. Those for which a price is not shown may be obtained free as long as a supply is available, from the Bureau of Labor Statistics, Washington, D.C., 20212, or from any of the regional offices shown on the inside back cover.

I. Occupational Wage Studies

Manufacturing

Basic Iron and Steel, 1962. BLS Bulletin 1358 (30 cents).
Candy and Other Confectionery Products, 1960. BLS Report 195.
*Canning and Freezing, 1957. BLS Report 136.
Cigar Manufacturing, 1964. BLS Bulletin 1436 (30 cents).
Cigarette Manufacturing, 1960. BLS Report 167.
Cotton Textiles, 1963. BLS Bulletin 1410 (40 cents).
Distilled Liquors, 1952. Series 2, No. 88.

Fabricated Structural Steel, 1957, BLS Report 123.
Fertilizer Manufacturing, 1962. BLS Bulletin 1362 (40 cents).
Flour and Other Grain Mill Products, 1961. BLS Bulletin 1337 (30 cents).
Fluid Milk Industry, 1960. BLS Report 174.
Footwear, 1962. BLS Bulletin 1360 (45 cents).
Hosiery, 1964. BLS Bulletin 1456 (45 cents).

Industrial Chemicals, 1955. BLS Report 103.
Iron and Steel Foundries, 1962. BLS Bulletin 1386 (40 cents).
Leather Ta ning and Finishing, 1963. BLS Bulletin 1378 (40 cents).
Machinery Manufacturing, 1964. BLS Bulletin 1429 (35 cents).
Meat Products, 1963. BLS Bulletin 1415 (75 cents).
Men's and Boys, Shirts (Except Work Shirts) and Nightwear, 1964. BLS Bulletin 1457 (40 cents).
Men's and Boys' Suits and Coats, 1963. BLS Bulletin 1424 (65 cents).
Miscellaneous Plastics Products, 1964. BLS Bulletin 1439 (35 cents).
Miscellaneous Textiles, 1953. BLS Report 56.
Motor Vehicles and Motor Vehicle Parts, 1963. BLS Bulletin 1393 (45 cents).

Nonferrous Foundries, 1960. BLS Report 180.
Paints and Varnishes, 1961. BLS Bulletin 1318 (30 cents).
Petroleum Refining, 1959. BLS Report 158.
Pressed or Blown Glass and Glassware, 1964. BLS Bulletin 1423 (30 cents).
*Processed Waste, 1957. BLS Report 124.
Pulp, Paper, and Paperboard Mills, 1962. BLS Bulletin 1341 (40 cents).
Radio, Television, and Related Products, 1951. Series 2, No. 84.
Railroad Cars, 1952. Series 2, No. 86.
*Raw Sugar, 1957. BLS Report 136.

Southern Sawmills and Planing Mills, 1962. BLS Bulletin 1361 (30 cents).
Structural Clay Products, 1964. BLS Bulletin 1459 (45 cents).
Synthetic Fibers, 1958. BLS Report 143.
Synthetic Textiles, 1963. BLS Bulletin 1414 (35 cents).
Textile Dyeing and Finishing, 1961. BLS Bulletin 1311 (35 cents).
*Tobacco Stemming and Redrying, 1957. BLS Report 136.

---

* Studies of the effects of the $1 minimum wage.

I. Occupational Wage Studies—Continued

Manufacturing—Continued

West Coast Sawmilling, 1959. BLS Report 156.
Women's and Misses' Coats and Suits, 1962. BLS Bulletin 1371 (25 cents).
Women's and Misses' Dresses, 1963. BLS Bulletin 1391 (30 cents).
Wood Household Furniture, Except Upholstered, 1962. BLS Bulletin 1369 (40 cents).
*Wooden Containers, 1957. BLS Report 126.
Wool Textiles, 1962. BLS Bulletin 1372 (45 cents).
Work Clothing, 1964. BLS Bulletin 1440 (35 cents).

Nonmanufacturing

Auto Dealer Repair Shops, 1964. BLS Bulletin 1452 (30 cents).
Banking Industry, 1960. BLS Report 179.
Bituminous Coal Mining, 1962. BLS Bulletin 1383 (45 cents).
Communications, 1963. BLS Bulletin 1426 (20 cents).
Contract Cleaning Services, 1961. BLS Bulletin 1327 (25 cents).
Crude Petroleum and Natural Gas Production, 1960. BLS Report 181.
Department and Women's Ready-to-Wear Stores, 1950. Series 2, No. 78.
Eating and Drinking Places, 1963. BLS Bulletin 1400 (40 cents).
Electric and Gas Utilities, 1962. BLS Bulletin 1374 (50 cents).
Hospitals, 1963. BLS Bulletin 1409 (50 cents).
Hotels and Motels, 1963. BLS Bulletin 1406 (40 cents).
Laundries and Cleaning Services, 1963. BLS Bulletin 1401 (50 cents).
Life Insurance, 1961. BLS Bulletin 1324 (30 cents).

II. Other Industry Wage Studies

Factory Workers' Earnings—Distribution by Straight-Time Hourly Earnings 1958. BLS Bulletin 1252 (40 cents).
Factory Workers' Earnings—Selected Manufacturing Industries, 1959. BLS Bulletin 1275 (35 cents)

Retail Trade:
- Employee Earnings in Retail Trade, June 1962 (Overall Summary of the Industry). BLS Bulletin 1380 (45 cents).
- Employee Earnings at Retail Building Materials, Hardware, and Farm Equipment Dealers, June 1962. BLS Bulletin 1380-1 (25 cents).
- Employee Earnings in Retail General Merchandise Stores, June 1962. BLS Bulletin 1380-2 (45 cents).
- Employee Earnings at Retail Food Stores, June 1962. BLS Bulletin 1380-3 (40 cents).
- Employee Earnings at Retail Automotive Dealers and in Gasoline Service Stations, June 1962. BLS Bulletin 1380-4 (40 cents).
- Employee Earnings in Retail Apparel and Accessory Stores, June 1962. BLS Bulletin 1380-5 (45 cents).
- Employee Earnings in Retail Furniture, Home Furnishings, and Household Appliance Stores, June 1962. BLS Bulletin 1380-6 (40 cents).
- Employee Earnings in Miscellaneous Retail Stores, June 1962, BLS Bulletin 1380-7 (40 cents).

Employee Earnings in Nonmetropolitan Areas of the South and North Central Regions, June 1962. BLS Bulletin 1416 (40 cents).

---

* Studies of the effects of the $1 minimum wage.

U.S. GOVERNMENT PRINTING OFFICE: 1966 O - 780-980